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Directory of life insurance companies tr



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DIRECTORY
OF
LIFE INSURANCE COMPANIES

TRANSACTIONING BUSINESS

IN THE

UNITED STATES, GREAT BRITAIN,
GERMANY,

AND OTHER COUNTRIES;

SHOWING THE BUSINESS TRANSACTIONED EACH YEAR SINCE ORGANIZATION, IN-
COME, EXPENDITURES, ASSETS, LIABILITIES, ETC., TO JAN. 1, 1871;
TOGETHER WITH VALUABLE INFORMATION NOT TO BE
FOUND IN ANY OTHER PUBLICATION.

COMPILED FROM OFFICIAL AND OTHER SOURCES, BY

WILLIAM E. HALLENBECK.

New York:

WYNKOOP & HALLENBECK, PRINTERS AND PUBLISHERS,

N° 113 Fulton Street.

1871.

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PREFACE.

We beg leave to submit to the Insurance public our "Directory" of Life Insurance Companies transacting business throughout the principal countries of the world, showing the progress of their business since organization, and their standing at the beginning of the present year.

A comparison of the business of 1870, of over one hundred and fifty Companies, with that of 1869, shows a decrease both in the number of policies issued and in the amount insured, as will be seen from the following Table :

COUNTRIES.	1869.		1870.		DECREASE.	
	No. Polic's Issu'd.	Amount Insured.	No. Polic's Issu'd.	Amount Insured.	No. Polic's Issu'd.	Amount Insured.
United States.	181,683	\$485,485,838	179,746	\$406,209,756	1,937	\$79,276,082
Great Britain.	50,086	£24,158,687	45,328	£20,252,467	4,758	£3,906,220
Germany, &c.	95,696	Th. 81,856,206	66,516	Th. 59,944,595	29,180	Th. 21,911,611

The failure of several prominent American and English Companies, and the late war between France and Germany, undoubtedly had a depressing effect upon the business.

The following Table shows approximately the present condition of the Life Insurance Business :

ASSETS, JAN. 1, 1871.

	United States and Canada.	Gr. Brit., Aust'lia, &c.	Germa'y, &c.	Totals in U. S. Currency.	Totals.
	\$	£	Th.	\$	\$
Capital.....	17,300,236	7,701,623	6,789,786	66,141,863	
Other Assets.....	283,316,000	85,380,413	54,176,264	807,266,399	873,408,262
Total.....	300,616,236	93,082,036	50,966,050		

LIABILITIES.

Net Value Pol. in force..	231,316,714	40,762,182	48,740,475	499,886,149	
Other Liabilities, exclusive of Capital.....	11,913,000	5,084,030	2,176,512	42,812,743	542,698,892
Total.....	243,229,714	45,846,212	50,916,987		
Surplus.....					330,709,370

INCOME DURING 1870.

Premium Receipts.....	107,594,630	8,666,177	16,513,263	170,317,592	
Other Receipts.....	9,245,758	3,093,780	1,878,505	27,778,922	198,096,514
Total.....	116,840,388	11,759,957	18,391,768		

EXPENDITURES.

Death Claims and Endowments.....	31,040,657	6,704,683	6,532,109	74,075,479	
Policy Claims and Surrenders.....	9,049,567	351,756	74,907	11,085,090	
Divid's to Policy-holders..	16,988,319	232,162	795,840	18,951,395	
All other Expenditures..	20,908,212	1,955,995	3,780,222	34,918,928	139,030,892
Total.....	77,986,755	9,244,596	11,183,078		
Surplus.....					59,065,622

The total payments made on Death Claims and Endowments amount, in the aggregate, to a sum exceeding \$879,400,000.

From the returns of 209 Companies, we find that the total number of policies in force is 2,497,469, and the amount insured is considerably over \$4,250,000,000.

In the statements contained in the following pages, we have endeavored to do justice to every Company. As far as possible we have given the official returns ; when these could not be obtained, the information has been accepted as furnished by the Companies ; and when not procurable from either of those sources, the data has been carefully collected elsewhere.

In conclusion, we would express our thanks to those who have in any way facilitated our labors in compiling this work.

LIFE

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TRANSACTION BUSINESS

IN THE

UNITED STATES.

Alabama Gold Life Insurance Co.,

34 St. Francis Street, Mobile, Ala.

INCORPORATED, 1868.

FIRST POLICY ISSUED OCT. 1, 1868.

CAPITAL, \$200,000 gold.

CHARTER PERPETUAL.

C. E. THAMES, Pres't.

T. N. FOWLER, Sec'y.

C. W. BUTT, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Exp. %.	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	57	\$358,500	.....	.....	.....	.....
1869	738	1,521,500	\$40,000	\$331,235	\$2,500	.....
1870	...	.....	.....	.....	.....	.....

Policies in force Jan. 1, 1870.....790. Amount Insured.....\$1,808,500

ASSETS, JAN. 1, 1870.

Capital.....	\$200,000
Other Assets.....	131,235
	<u>\$331,235</u>

LIABILITIES.

Net Value Policies in force, Estimated.....	\$40,000
Other Liabilities exclusive of Capital.....	.....
	<u>\$40,000</u>
Surplus.....	\$291,235

INCOME DURING 1869.

Premium Receipts.....	\$115,554
Other ".....	8,739
	<u>\$124,293</u>

EXPENDITURES.

Death Claims and Endowments.....	\$2,500
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	\$25,859
	<u>\$28,359</u>
Surplus.....	\$95,934

Total Losses Paid.....\$2,500. Average Am't of Pol. in force...\$2,289

The business of this Company is conducted on the "Mixed" Plan. Premiums and Policies payable in Gold, or its equivalent in Currency.

American Life Insurance Company,

S. E. cor. 4th & Walnut Sts., Phila., Pa.

CASH CAPITAL, \$500,000.

CHARTER PERPETUAL.

INCORPORATED APRIL 9, 1850. FIRST POLICY ISSUED OCT. 8, 1850.

GEO. W. HILL, President.

JOHN S. WILSON, Secretary.

GEO. NUGENT, Vice-President.

JOHN C. SIMS, Actuary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	2881	\$7,277,582	\$1,406,520*	\$2,325,492	\$271,481	\$122,964
1869	3189	7,676,532	1,649,348	2,853,567	322,093	170,055
1870	3210	7,721,531	2,314,562	3,262,714	376,155	211,346

* Carlisle Table, 4 per cent.

Policies in force Jan. 1, 1871, 13,047. Amount Insured.....\$30,910,522

ASSETS, JAN. 1, 1871.

Capital.....\$500,000
Other Assets.....2,762,714
\$3,262,714

LIABILITIES.

Net Value Pol. in force, American Experience $4\frac{1}{2}\%$\$2,314,562
Other Liabilities, exclusive of Capital.....287,931
\$2,602,493
Surplus.....\$660,221

INCOME DURING 1870.

Premium Receipts.....\$1,127,139
Other ".....192,221
\$1,319,360

EXPENDITURES.

Death Claims and Endowments.....\$376,155
Policy Claims and Surrenders.....24,024
Dividends to Policy-holders.....211,345
All other Expenditures.....242,576
\$854,100
Surplus.....\$465,260

Total Losses Paid....\$1,350,142. Average Am't of Pol. in force...\$2,368

The business of this Company is conducted on the "Mixed" Plan. Dividends are based upon surplus and interest, and paid annually at anniversary of policy. The Net Premiums are based on the "American Experience" Table, with interest at $4\frac{1}{2}\%$ per cent. The largest amount of insurance carried on any one life is \$20,000. \$100,000 is deposited with the Auditor General of Penn. for benefit of policy-holders.

American Mutual Life Ins. Comp'y,

Adelphi Building, New Haven, Conn.

INCORPORATED MAY, 1847.

FIRST POLICY ISSUED NOVEMBER, 1847.

CHARTER PERPETUAL.

BENJ. F. NOYES, President.

R. F. LYON, Secretary.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Exp. 5%	Gross Assets.	Losses Paid.	Divid'ds Paid.
1847 to 1861	6875	\$7,500,000	\$350,000	\$550,000	\$1,250,000	\$175,000

Policies in force Jan. 1, 1871.....1,500. Amount Insured.....\$2,000,000

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$550,000
\$550,000

LIABILITIES.

Net Value Pol. in force, American Expectation, 5%.....\$350,000
Other Liabilities exclusive of Capital.....50,000
\$400,000
Surplus.....\$150,000

INCOME DURING 1870.

Premium Receipts.....
Other.....

EXPENDITURES.

Death Claims and Endowments.....
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....

Surplus.....

Total Losses Paid.....\$1,250,000. Average Am't of Pol. in force....\$1,333

The business of this Company is conducted on the "Purely Mutual" Plan. Divid'ds declared tri-annually, and payable at death or discounted at present value. The Net Premiums are calculated on "Carlisle" Table, with interest at 4 per cent. The largest amount insured on any one life is \$5,000. New business is not at present solicited. \$100,000 is deposited with the Insurance Department of Conn. for benefit of policy holders. The Company also receives deposits of money which forms its chief business. The President of the Company is the Superintendent of the Insurance Department of Conn.

American Tontine Life and Savings Ins. Co.

OF THE CITY OF NEW YORK.

No. 102 Broadway, New York.

INCORPORATED APRIL 14, 1867.

FIRST POLICY ISSUED JAN. 14, 1868.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

W. H. LUDLOW, President.

HENRY SNYDER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1868	541	\$1,314,500	\$24,604	\$172,799	.....	.....
1869	1165	2,266,450	84,012	236,739	\$2,000	.....
1870	893	1,841,857	92,477	272,665	15,000	.....

Policies in force Jan. 1, 1871.....1,371. Amount Insured.....\$2,779,158

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
Other Assets.....147,665
\$272,665

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$92,477
Other Liabilities exclusive of Capital.....19,968
\$112,445
Surplus.....\$160,220

INCOME DURING 1870.

Premium Receipts.....\$90,032
Other ".....5,333
\$95,365

EXPENDITURES.

Death Claims and Endowments.....\$15,000
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....45,933
\$60,933
Surplus.....\$34,432

Total Losses Paid.....\$17,000. Average Am't of Pol. in force....\$2,027

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "American Experience" Table, with interest at 4 per cent. \$125,000 is deposited with the Insurance Department of New York, for benefit of policy-holders. The largest amount insured on any one life is \$5,000. Subscriptions to the "Tontine Fund" are received by this Company.

The Risks of this Company were transferred to the Empire Mutual Life Insurance Co. of New York, since the above statement was prepared.

American Popular Life Ins. Co.

419 and 421 Broadway, New York.

INCORPORATED MAY 26, 1866.

FIRST POLICY ISSUED JUNE 14, 1866.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

T. S. LAMBERT, M. D., Pres't.

A. REID, Act'y.

F. SHONNARD, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'nds Paid.
1866	444	\$1,166,700	\$25,603*	\$149,677	-----	-----
1867	1,584	4,260,212	69,516*	220,186	\$4,104	-----
1868	1,646	4,133,280	130,377	272,334	28,424	-----
1869	1,153	2,601,715	174,635	312,218	30,100	-----
1870	808	1,882,058	291,276	355,501	38,508	-----

*English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....2,803. Amount Insured.....\$6,529,218

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....263,132
\$363,132

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$291,276
Other Liabilities exclusive of Capital.....5,055
\$296,331
Surplus.....\$66,801

INCOME DURING 1870.

Premium Receipts.....\$179,794
Other ".....9,100
\$188,894

EXPENDITURES.

Death Claims and Endowments.....\$35,508
Policy Claims and Surrenders.....1,830
Dividends to Policy-holders.....
All other Expenditures.....124,603
\$161,941
Surplus.....\$26,953

Total Losses Paid.....\$101,136. Average Am't of Pol. in force....\$2,329

The business of this Company is conducted on the "Proprietary" Plan. Dividends paid when premiums with interest equal the amount of insurance. The largest amount of insurance carried on any one life is \$10,000. \$100,000 is deposited with the Insurance Department of New York, for benefit of policy-holders. The Net Premiums are calculated on the "English" Table, No. 3, with interest at 5 per cent.

Amicable Mutual Life Insurance Co.

516 Broadway, New York.

INCORPORATED OCTOBER 16, 1868. FIRST POLICY ISSUED MARCH 17, 1869.

CASH CAPITAL \$130,000. CHARTER PERPETUAL.

E. D. KENDALL, Pres't. J. F. R. HADDEN, Sec'y. Z. DEDERICK, V.-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	1069	\$2,179,950	\$69,983	\$204,174	-----	-----
1870	895	1,574,359	102,892	228,147	\$6,000	-----

Policies in force January 1, 1871.....1,110. Amount Insured.....\$2,069,859

ASSETS, JAN. 1, 1871.

Capital.....	\$130,000
Other Assets.....	98,147
	<u>\$228,147</u>

LIABILITIES.

Net Value Pol. in force, American Experience 4½ %.....	\$102,892
Other Liabilities exclusive of Capital.....	25,884
	<u>\$128,776</u>
Surplus.....	<u>\$99,371</u>

INCOME DURING 1870.

Premium Receipts.....	\$166,637
Other ".....	8,336
	<u>\$174,973</u>

EXPENDITURES.

Death Claims and Endowments.....	\$6,000
Policy Claims and Surrenders.....	7,842
Dividends to Policy-holders.....	-----
All other Expenditures.....	73,891
	<u>\$87,733</u>
Surplus.....	<u>\$87,240</u>

Total Losses Paid.....\$6,000. Average Am't of Pol. in force....\$1,882

The business of this Company is conducted on the "Mixed" Plan. No dividends have yet been paid. The Net Premiums are calculated on the "American Experience" Table, with interest at 4 per cent. \$100,000 is deposited with the Insurance Department of New York, for the benefit of policy-holders.



ANCHOR LIFE INSURANCE CO.

OF JERSEY CITY, N. J.

Principal Office, No. 178 Broadway, N. Y.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

Incorporated February 13, 1866, as the U. S. Casualty Co., as a purely accident company. Its name was changed April, 1868, to U. S. Mutual Life and Casualty Ins. Co. First Life Policy issued June 1, 1868. Its name was again changed February 17, 1869, to Anchor Life Insurance Co. Accident business abandoned March 1, 1869.

E. C. FISHER, Pres't. E. F. S. HICKS, Ass't Sec'y. JAMES GOPSELL, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	313	\$823,400	\$39,313	\$168,778	-----	-----
1869	1,352	2,915,250	116,761	216,762	\$1,000	-----
1870	3,128	7,156,195	232,206	329,145	15,300	\$1,931

Policies in force Jan. 1, 1871.....3228. Amount insured.....\$6,880,218

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
 Other Assets.....229,145
 \$329,145

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$225,544
 Other Liabilities exclusive of Capital.....18,662
 \$244,206
 Surplus.....\$84,939

INCOME DURING 1870.

Premium Receipts.....\$200,887
 Other ".....12,074
 \$212,961

EXPENDITURES.

Death Claims and Endowments.....\$15,300
 Policy Claims and Surrenders.....
 Dividends to Policy-holders.....1,931
 All other Expenditures.....131,771
 \$149,002
 Surplus.....\$63,959

Total Losses Paid.....\$16,300. Average Am't of Pol. in force....\$2,191

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Treasurer of New Jersey for the benefit of policy-holders. Largest amount of insurance on any one life is \$10,000.

ASBURY LIFE INSURANCE CO.

No. 805 Broadway, New York.

INCORPORATED APRIL 8, 1868.

FIRST POLICY ISSUED APRIL 8, 1868.

CASH CAPITAL, \$150,000.

CHARTER PERPETUAL.

C. C. NORTH, President.

G. ELLIOTT, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1868	836	\$2,031,832	\$56,591*	\$212,288	\$ 1,500	----
1869	1,703	3,345,986	141,600*	304,351	10,765	----
1870	1,782	3,643,121	174,564	347,635	32,268	\$1,997

*English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....2,888. Amount Insured.....\$6,079,148

ASSETS, JAN. 1, 1871.

Capital\$150,000
Other Assets 197,635
\$347,635

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$174,564
Other Liabilities exclusive of Capital..... 18,927
\$193,491
Surplus.....\$154,144

INCOME DURING 1870.

Premium Receipts\$196,149
Other " 11,996
\$208,145

EXPENDITURES.

Death Claims and Endowments \$32,268
Policy Claims and Surrenders 6,504
Dividends to Policy-holders 1,997
All other Expenditures 139,456
\$180,225
Surplus \$27,920

Total Losses Paid.....\$44,533. Average Am't of Pol. in force...\$2,099

The business of this company is conducted on the "Mixed" Plan. Dividends are paid annually on all policies one year in force. Surplus is divided among the assured on the "Partnership" Plan. The Net Premiums are calculated upon the "English Life" Table No. 3, int. at 5 per cent. \$125,000 is deposited with the Insurance Dep't of New York. The largest amount of insurance carried on any one life is \$10,000. "Registered" Policies are issued, when desired, secured by deposit of the net value with Ins. Dep't of New York. All policies are non-forfeitable after two annual premiums.

Atlantic Mutual Life Ins. Comp'y,

Cor. State & James Sts., Albany, N. Y.

INCORPORATED MAY 3, 1866.

FIRST POLICY ISSUED MAY 3, 1866.

CASH CAPITAL, \$110,000.

CHARTER PERPETUAL.

R. H. PRUYN, Pres't.

L. B. SMITH, Sec'y.

J. HENDRICK, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid's Paid.
1866	752	\$1,899,250	\$22,023*	\$171,768	.....	.....
1867	1,504	3,289,000	130,935*	266,939	\$14,000	\$5,133
1868	1,680	3,541,537	267,128	378,414	44,787	8,413
1869	2,123	4,361,752	459,120	597,794	53,345	18,326
1870	2,217	3,737,254	619,449	786,311	62,041	16,686

* English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871. 11,935. Amount Insured,.....\$10,089,303

ASSETS, JAN. 1, 1871.

Capital.....\$110,000
Other Assets.....676,311
\$786,311

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%.....\$619,449
Other Liabilities exclusive of Capital.....27,100
\$646,549
Surplus.....\$139,762

INCOME DURING 1870.

Premium Receipts.....\$401,751
Other ".....24,894
\$426,645

EXPENDITURES.

Death Claims and Endowments.....\$62,041
Policy Claims and Surrenders.....55,832
Dividends to Policy-holders.....16,685
All other Expenditures.....108,220
\$242,778
Surplus.....\$183,867

Total Losses Paid.....\$174,173. Average Am't of Pol. in force....\$2,042

The business of this Company is conducted on the "Mutual" Plan. A fund is set aside annually for retiring Capital Stock. Dividends are paid annually, on all policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "Carlisle" Table, interest 4 and 5 per cent. \$200,000 is deposited with the Insurance Dep't, New York, and \$60,000 with Minister of Finance, Canada. The largest amount of insurance on any one life is \$10,000. When desired, "Registered" Policies are issued secured by the deposit of the Net Value with the Ins. Dep't of N. Y. All Policies are non-forfeiting after two annual premiums. To those employing the Homeopathic system of practice, 10 per cent. will be deducted from the usual rates of premium. All policies are classified according to the system of medical treatment employed, and in apportioning the surplus, each member will receive the equitable dividend to which he is entitled by reason of the diminished or increased mortality of his class.

Atlas Mutual Life Insurance Co.,

510 Olive Street, St. Louis, Mo.

Incorporated Sept. 20, 1866, as the "Atlas Life Insurance Co." a Stock Co., afterwards changed to its present name and organized as a Mixed Co. Sept. 5th, 1867. First Policy issued Oct. 26, 1866.

CASH CAPITAL, \$130,500.

CHARTER PERPETUAL.

CHAS. A. MANTZ, President.

JAMES R. MACBETH, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1866	38	.....	.....	\$100,000	.....	.....
1867	472	.....	.....	164,552	.....	.....
1868	1,120	.....	.....	341,288	.....	.....
1869	3,284	\$12,352,800	\$406,255	662,929	\$47,710	\$23,775
1870	2,168	7,745,703	562,621	788,363	142,867	45,045

Policies in force Jan. 1, 1871.... 3,783. Amount Insured.....\$13,011,402

ASSETS, JAN. 1, 1871.

Capital.....\$130,500
Other Assets..... 657,863
\$788,363

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$562,621
Other Liabilities, exclusive of Capital..... 13,242
\$575,863
Surplus.....\$212,500

INCOME DURING 1870.

Premium Receipts.....\$437,579
Other "..... 48,092
\$485,671

EXPENDITURES.

Death Claims and Endowments, }
Policy Claims and Surrenders, }.....\$145,256
Dividends to Policy-holders..... 17,717
All other Expenditures..... 190,625
\$353,598

Surplus.....\$132,073

Total Losses Paid.....\$190,577. Average Am't of Pol. in force....\$3,439

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4½ per cent. \$100,000 is deposited with the Ins. Dep't of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are Non-forfeitable after one annual premium.

Berkshire Life Insurance Comp'y,

Cor. North & West Sts., Pittsfield, Mass.

Incorporated as the "Berkshire County Mutual Life Ins. Co." May 15, 1851:
changed to its present name, May 3, 1855. First Policy issued
October 27, 1851.

CASH CAPITAL, \$28,000.

CHARTER PERPETUAL.

THOS. F. PLUNKETT, President.

L. H. GAMWELL, Secretary.

JAMES FRANCIS, Vice-President.

EDW. BOLTWOOD, Treasurer.

Number of Policies Issued each year since 1863.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4%.	Gross Assets.	Losses Paid.	Divid'nds Paid.
1863	107	-----	-----	\$317,546	\$23,000	----
1864	308	-----	-----	390,004	30,000	----
1865	388	-----	-----	506,015	17,100	----
1866	589	-----	-----	660,298	47,388	----
1867	1,507	\$3,942,275	\$736,004	869,398	38,305	\$83,218
1868	1,318	3,063,062	980,245	1,085,879	61,500	46,621
1869	1,292	2,707,250	1,235,255	1,344,005	71,745	60,389
1870	1,133	2,843,854	1,437,477	1,562,588	89,258	71,084

Policies in force Jan. 1, 1871..4,419 Amount Insured.....\$10,627,753

ASSETS, JAN. 1, 1871.

Capital.....\$28,000
Other Assets.....1,534,588
\$1,562,588

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %....\$1,437,477
Other Liabilities, exclusive of Capital.....16,772
\$1,454,249
Surplus.....\$108,339

INCOME DURING 1870.

Premium Receipts.....\$475,507
Other ".....94,890
\$570,397

EXPENDITURES.

Death Claims and Endowments.....\$88,258
Policy Claims and Surrenders.....38,536
Dividends to Policy-holders.....71,084
All other Expenditures.....96,788
\$294,666
Surplus.....\$275,731

Total Losses Paid....\$555,604 Average Am't of Policies in force..\$2,400

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Insurance Department of Mass., for the benefit of policy-holders. All policies are non-forfeitable after one annual premium, according to the Massachusetts State Law. The largest amount of insurance carried on any one life is \$20,000.

Brooklyn Life Insurance Company,

141 Broadway, New York.

INCORPORATED JULY 26, 1864.

FIRST POLICY ISSUED JULY 29, 1864.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

C. W. BOUCE, Pres't.

W. M. COLE, Sec'y.

W. H. WALLACE, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1864	274	\$638,700	\$17,435*	\$160,738	-----	-----
1865	682	1,890,700	68,793*	218,091	-----	-----
1866	1,207	3,902,700	228,467*	404,412	\$15,000	\$5,248
1867	1,456	4,445,908	477,208*	693,520	25,111	22,339
1868	2,109	6,052,417	799,658	1,024,050	59,071	65,038
1869	2,015	5,318,000	1,158,108	1,357,799	89,000	98,481
1870	1,927	4,408,981	1,442,871	1,686,517	117,800	28,375

* English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....5,377. Amount Insured....\$14,720,063

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
 Other Assets.....1,562,516
 \$1,687,516

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$1,442,871
 Other Liabilities, exclusive of Capital.....18,787
 \$1,461,658

Surplus.....\$215,859

INCOME DURING 1870.

Premium Receipts.....\$707,656
 Other ".....78,490
 \$786,146

EXPENDITURES.

Death Claims and Endowments.....\$147,800
 Policy Claims and Surrenders.....148,753
 Dividends to Policy-holders.....28,375
 All other Expenditures.....194,026
 \$518,954

Surplus.....\$267,192

Total Losses Paid....\$305,982. Average Am't of Pol. in force....\$3,736

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of N. Y., for the benefit of policy-holders. All policies are non-forfeitable after two and three annual premiums. The largest amount of insurance carried on any one life is \$15,000. This company was the first in this country to endorse a definite and guaranteed amount in dollars and cents on policies as surrender values.

California Mutual Life Ins. Comp'y,

13 Merchants' Exchange, San Francisco, Cal.

INCORPORATED NOV. 16, 1867.

FIRST POLICY ISSUED JAN. 27, 1868.

CASH CAPITAL, \$100,000 GOLD.

CHARTER 75 YEARS.

S. F. BUTTERWORTH, President.

JOHN CROCKETT, Secretary.

THOS. H. HOLT, Vice-President.

WM. R. WHEATON, Gen'l Agent.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1868	219	\$1,157,500	\$17,347*	\$523,297	\$5,000	-----
1869	318	1,123,000	86,527	530,057	2,000	\$24,000
1870	259	962,510	140,142	546,246	24,500	25,556

* Estimated.

Policies in force Jan. 1, 1871.....599. Amount Insured.....\$2,461,621

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....446,246
\$546,246

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%.....\$140,142
Other Liabilities, exclusive of Capital.....15 588
\$155,730
Surplus.....\$390,516

INCOME DURING 1870.

Premium Receipts.....\$105,497
Other ".....27,535
\$133,032

EXPENDITURES.

Death Claims and Endowments\$24,444
Policy Claims and Surrenders.....1,156
Dividends to Policy-holders.....25,555
All other Expenditures.....30,033
\$81,188
Surplus.....\$51,844

Total Losses Paid.....\$31,500. Average Amount of Pol. in force..\$4,109

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of California, for benefit of policy-holders. Premiums may be payable in Gold or "Legal Tender." If payable in Gold, policies are payable in Gold; if in "Legal Tender," policies are payable in "Legal Tender." The largest amount of insurance carried on any one life is \$10,000. The business of this Company is confined to the Pacific coast. The above figures represent Gold values.

Carolina Life Insurance Comp'y,

12 Madison St., Memphis, Tenn.

INCORPORATED MARCH 24, 1860.

FIRST POLICY ISSUED JULY 11, 1867.

CASH CAPITAL \$200,000.

CHARTER PERPETUAL.

JEFFERSON DAVIS, Pres't.

J. T. PETIT, 2d Vice-Pres't.

M. J. WICKS, Vice-Pres't.

W. F. BOYLE, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867	247	\$1,672,500	-----	-----	-----	-----
1868	1,081	6,676,245	-----	-----	-----	-----
1869	2,097	8,684,850	-----	-----	-----	-----
1870	1,638	5,745,850	\$693,702	\$1,007,991	\$93,000	\$8,595

Policies in force Jan. 1, 1871....3,730.

Amount Insured....\$16,299,020

ASSETS, JAN. 1, 1871.

Capital.....\$200,000

Other Assets.....807,991

\$1,007,991

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....\$693,792

Other Liabilities, exclusive of Capital.....69,500

\$763,292

Surplus.....\$244,699

INCOME DURING 1870.

Premium Receipts.....\$542,885

Other ".....37,204

\$580,189

EXPENDITURES.

Death Claims and Endowments.....\$93,000

Policy Claims and Surrenders.....50,049

Dividends to Policy-holders.....8,595

All other Expenditures.....147,962

\$299,606

Surplus.....\$280,583

Total Losses Paid.....\$277,000.

Average Am't of Pol. in force ...\$4,360

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "Actuaries Experience" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums. A definite surrender value is endorsed on each policy.

Charter Oak Life Ins. Co. of Hartford, Conn.

240 Main Street, Hartford, Conn.

INCORPORATED MAY, 1850.

FIRST POLICY ISSUED OCT. 1, 1850.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

JAMES C. WALKLEY, President.

SAM'L H. WHITE, Secretary.

E. A. STORRS, Vice-President.

WM. L. SQUIRES, Actuary.

Number of Policies Issued each year since 1863.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1863	921	.....	.....	\$657,387	.....	.....
1864	2,245	.....	.....	948,216	.....	\$122,560
1865	4,946	\$13,057,440	\$1,039,462*	1,482,402	\$156,650	135,143
1866	6,758	17,353,701	1,990,377*	2,480,049	199,200	150,872
1867	7,487	19,278,151	2,562,229*	3,659,081	319,450	549,897
1868	8,094	19,741,904	3,945,008	5,102,678	358,455	590,792
1869	7,209	18,091,768	5,520,740	7,208,594	541,175	677,210
1870	8,785	20,118,485	6,915,747	8,328,789	627,573	1,463,099

*Actuaries, 4 per cent.

Policies in force Jan. 1, 1871.....24,586. Amount Insured.....\$61,551,512

ASSETS, JAN. 1, 1871.

Capital.....\$200,000
Other Assets.....8,128,789
\$8,328,789

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$6,915,747
Other Liabilities, exclusive of Capital.....246,250
\$7,161,997
Surplus.....\$1,166,792

INCOME DURING 1870.

Premium Receipts.....\$4,019,303
Other ".....471,722
\$4,491,025

EXPENDITURES.

Death Claims and Endowments.....\$632,573
Policy Claims and Surrenders.....630,532
Dividends to Policy-holders.....1,463,099
All other Expenditures.....595,733
\$3,321,937
Surplus.....\$1,169,088

Total Losses Paid.....\$2,894,620. Average Am't of Pol. in force....\$2,503

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$100,000 is deposited with the Insurance Dep't of Connecticut, for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

Chicago Life Insurance Company,

150 Washington St., Chicago, Ill.

INCORPORATED FEBRUARY, 1867.

FIRST POLICY ISSUED FEB. 6, 1867.

CASH CAPITAL, \$111,050.

CHARTER PERPETUAL.

WILLIAM F. TUCKER, President.

SAM'L M. NICKERSON, Treas.

JOHN TYRRELL, Vice-President.

JOHN W. CLAPP, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4 %	Gross Assets.	Losses Paid.	Divid'ns Paid.
1868	1,086	.....	.....	.....	.....	.....
1869	1,400	\$2,138,057	\$79,800	\$157,998	\$22,264	\$2,990
1870	1,400	2,177,000	124,000	171,339	13,741	18,479

Policies in force Jan. 1, 1871.....1,800. Amount Insured.....\$2,801,071

ASSETS, JAN. 1, 1871.

Capital.....\$111,050
 Other Assets.....60,289
 \$171,339

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....\$124,000
 Other Liabilities, exclusive of Capital.....389
 \$124,389
 Surplus.....\$45,950

INCOME DURING 1870.

Premium Receipts.....\$112,242
 Other ".....9,725
 \$121,967

EXPENDITURES.

Death Claims and Endowments.....\$13,741
 Policy Claims and Surrenders.....
 Dividends to Policy-holders.....9,382
 All other Expenditures.....75,509
 \$98,632
 Surplus.....\$23,335

Total Losses Paid.....\$36,005. Average Am't of Pol. in force....\$1,550

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$101,300 is deposited with the State Treas. of Illinois, for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

Cincinnati Mutual Life Ins. Comp'y,

Cor. 4th & Vine Sts., Cincinnati, Ohio.

INCORPORATED APRIL, 1867.

FIRST POLICY ISSUED MAY, 1867.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

W. P. NIXON, Pres't.

W. A. MANN, Sec'y.

C. D. ROBERTSON, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1867-8	712	\$1,692,167	\$32,990	\$163,640	\$8,000	.....
1869	941	1,861,080	66,202	219,239	2,000	\$1,022
1870	2,156	3,969,665	186,337	333,693	14,500	13,348

Policies in force Jan. 1, 1871,.....2,611. Amount Insured.....\$5,017,762

ASSETS, JAN. 1, 1871.

Capital.....	\$125,000
Other Assets.....	208,696
	<u>\$333,696</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$186,337
Other Liabilities, exclusive of Capital.....	3,615
	<u>\$189,952</u>
Surplus.....	<u>\$143,744</u>

INCOME DURING 1870.

Premium Receipts.....	\$184,241
Other ".....	5,427
	<u>\$189,668</u>

EXPENDITURES.

Death Claims and Endowments.....	\$14,500
Policy Claims and Surrenders.....	
Dividends to Policy-holders.....	13,348
All other Expenditures.....	64,931
	<u>\$92,779</u>
Surplus.....	<u>\$96,889</u>

Total Losses Paid..... \$24,500. Average Am't of Pol. in force...\$1,921

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of Ohio, for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two and three annual premiums; the amount is specified on the face of each policy. This Company issues Endowment Assurance at "Life" rates. The policy is payable when premiums and interest amount to the face of the policy, or at death, should it occur sooner. No Dividends are paid on this plan. The risks of the "Western Life Insurance Co." of Cincinnati were transferred to this Company December, 1870.

Commonwealth Life Insurance Co.

178 Broadway, New York.

INCORPORATED DEC. 12, 1868.

FIRST POLICY ISSUED APRIL 1, 1869.

CASH CAPITAL, \$120,000.

CHARTER PERPETUAL.

S. E. THOMAS, Pres't.

F. M. HOLMES, Sec'y.

F. E. MORSE, Vice-Pres't.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1869	1361	\$3,406,000	\$108,374	\$257,007	-----	-----
1870	2043	4,043,968	224,031	346,514	\$9,000	\$5,591

Policies in force January 1, 1871.....2,750. Amount Insured....\$5,450,118

ASSETS, JAN. 1, 1871.

Capital.....	\$120,000	
Other Assets.....	226,513	
		\$346,513

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$224,031	
Other Liabilities, exclusive of Capital.....	52,065	
		\$276,096
Surplus.....		\$70,417

INCOME DURING 1870.

Premium Receipts.....	\$150,593	
Other ".....	17,947	
		\$168,540

EXPENDITURES.

Death Claims and Endowments.....	\$9,000	
Policy Claims and Surrenders.....	9,106	
Dividends to Policy-holders.....		
All other Expenditures.....	118,521	
		\$136,627
Surplus.....		\$31,913

Total Losses Paid.....\$9,000. Average Am't of Pol. in force...\$1,980

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Insurance Dep't of New York, for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums. Policies may be convertible into Interest-bearing Scrip or Annuities. The risks of the "Western Life Insurance Company" of St. Louis were transferred to this Company in 1869.

Connecticut General Life Ins. Co.,

7 Central Row, Hartford, Conn.

INCORPORATED JUNE 22, 1865.

FIRST POLICY ISSUED SEP. 26, 1865.

CAPITAL, \$500,000, (CASH, \$250,000).

CHARTER PERPETUAL.

E. W. PARSONS, Pres't. LEVI W. MEECH, Act'y. THOS. W. RUSSELL, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1865	97	\$250,450	\$9,576*	\$512,448	-----	-----
1866	516	1,129,000	†	543,425	\$6,816	-----
1867	879	2,122,800	113,976†	622,477	9,976	-----
1868	744	2,143,116	189,450	695,804	25,250	\$744
1869	742	2,025,324	267,661	791,498	25,700	9,033
1870	1,382	3,155,400	-----	916,021	53,506	15,664

*Actuaries, 4 per ct. †No Valuation made. ‡English Life, No. 3, 5 per cent.

Policies in force Jan. 1, 1871....2,536. Amount Insured.....\$6,192,285

ASSETS, JAN. 1, 1871.

Capital.....\$500,000
Other Assets.....416,021
\$916,021

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$385,061
Other Liabilities, exclusive of Capital.....4,000
\$389,061
Surplus.....\$526,960

INCOME DURING 1870.

Premium Receipts.....\$236,171
Other ".....37,603
\$273,774

EXPENDITURES.

Death Claims and Endowments.....\$53,506
Policy Claims and Surrenders.....1,286
Dividends to Policy-holders.....15,664
All other Expenditures.....61,880
\$132,336
Surplus.....\$141,438

Total Losses Paid.....\$121,248. Average Am't of Pol. in force....\$2,439

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on payment of second premium; if all cash; upon payment of third premium if part note. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Carlisle" Table, interest at 4 per cent. for Life Tables, and on the "American Experience," interest at 5 per cent. for Endowment Tables. \$100,000 is deposited with the Ins. Dep't of Connecticut, for the benefit of policy-holders. Largest amount of insurance carried on any one life is \$10,000.

Connecticut Mutual Life Ins. Co.,

297 Main St., Hartford, Conn.

INCORPORATED JUNE 12, 1846.

FIRST POLICY ISSUED DEC. 15, 1846.

CHARTER PERPETUAL.

JAMES GOODWIN, Pres't. W. J. OLMSTEAD, Vice-Pres't. J. L. GREENE, Sec'y.

Number of Policies Issued each year since 1857.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1857	....	.....	.....	\$2,706,766	\$238,825	\$230,166
1858	....	.....	.....	3,000,523	275,954	236,839
1859	....	.....	.....	3,370,002	252,920	199,760
1860	....	.....	.....	3,889,411	223,400	199,551
1861	....	.....	.....	4,358,050	261,493	201,836
1862	....	.....	.....	5,008,850	339,590	216,688
1863	....	.....	.....	6,030,544	376,890	293,370
1864	....	.....	.....	7,918,896	482,387	343,767
1865	9,624	\$27,676,833	\$6,245,867*	9,878,529	635,552	385,945
1866	13,766	46,580,330	8,513,067*	13,316,276	928,688	531,458
1867	14,161	45,647,191	11,009,493*	17,669,029	1,264,598	528,748
1868	12,025	39,822,488	15,000,000	22,668,377	1,261,566	856,204
1869	8,565	26,107,150	17,428,784	27,566,479	1,627,437	1,223,232
1870	10,046	24,707,707	21,859,940	30,915,957	1,752,369	2,429,421

*Actuaries, 4 per cent.

Policies in force Jan. 1, 1871.....60,677. Amount Insured....\$181,265,762

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$30,915,
915,957

LIABILITIES.

Net Value Pol. in force, American Experiences, 4½ %..\$21,859,940
Other Liabilities, exclusive of Capital.....452,779

\$22,312,719

Surplus.....\$8,603,232

INCOME DURING 1870.

Premium Receipts.....\$7,841,800
Other.....1,789,670
\$9,631,470

EXPENDITURES.

Death Claims and Endowments.....\$1,752,369
Policy Claims and Surrenders.....864,068
Dividends to Policy-holders.....2,429,421
All other Expenditures.....941,828
\$5,987,686

Surplus.....\$3,643,784

Total Losses Paid...\$12,000,000. Average Am't of Pol. in force....\$2,987

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually. The surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dept of Connecticut for the benefit of Policy holders. The largest amount insured on any one life is \$25,000. All Policies are non-forfeitable after payment of two annual Premiums.

Continental Life Ins. Co. of Hartford, Conn.

258 Main Street, Hartford, Conn.

INCORPORATED MAY, 1862.

FIRST POLICY ISSUED SEPT., 1864.

CAPITAL STOCK, \$300,000.

CASH CAPITAL, \$120,000

CHARTER PERPETUAL.

SAM'L ELMORE, Pres't.

H. R. MORLEY, Act'y.

F. S. DOUGLAS, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'ds Paid.
1864-5	594	-----	-----	\$184,184	-----	-----
1866	1,524	-----	\$122,022*	463,003	\$6,500	-----
1867	2,831	\$4,958,950	391,413*	778,732	18,900	-----
1868	3,308	6,067,110	741,390*	1,194,215	49,100	\$653
1869	4,082	6,700,627	1,028,696	1,677,651	97,102	12,757
1870	3,275	5,460,287	1,383,158	2,080,260	114,837	69,823

* Actuaries, 4 per cent.

Policies in force Jan. 1, 1871. . .9,468. Amount Insured, . . . \$16,349,507

ASSETS, JAN. 1, 1871.

Capital. \$300,000

Other Assets 1,780,260

\$2,080,260

LIABILITIES.

Net Value Pol. in force, American Experience, 4½% . . . \$1,383,158

Other Liabilities, exclusive of Capital 19,010

\$1,402,168

Surplus \$678,092

INCOME DURING 1870.

Premium Receipts \$787,957

Other " 110,619

\$898,576

EXPENDITURES.

Death Claims and Endowments \$114,837

Policy Claims and Surrenders 59,270

Dividends to Policy-holders 45,822

All other Expenditures 256,740

\$476,669

Surplus \$431,907

Total Losses Paid . . . \$290,237. Average Am't of Pol. in force . . . \$1,762

The business of this Company is conducted on the "Mixed" Plan. Surplus is divided among the assured on both "Contribution" and "Percentage" Plans. Dividends on the "Contribution" Plan are paid annually; on the "Percentage" Plan annually after four years. The Net Premiums are calculated on the "Carlisle" Table, interest at 4 per cent. Non-participating Rates, 5 per cent. \$100,000 is deposited with the Ins. Dept of Connecticut for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$5,000.

Continental Life Insurance Comp'y,

22, 24 and 26 Nassau St., New York.

INCORPORATED MARCH 13, 1866.

FIRST POLICY ISSUED MAY 10, 1866.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

JUSTUS LAWRENCE, President.

J. P. ROGERS, Secretary.

M. B. WYNKOOP, Vice-President.

S. C. CHANDLER, Jr., Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'gs Paid.
1866	1,405	\$3,907,800	\$109,020*	\$295,848	\$1,000	-----
1867	4,188	21,970,000	665,202*	906,158	25,500	-----
1868	6,004	16,371,180	1,548,100	2,067,178	69,850	\$28,000
1869	8,778	21,144,620	2,656,727	3,500,103	164,566	75,507
1870	12,537	25,249,440	3,862,057	4,505,235	284,778	199,551

* English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....23,356. Amount Insured.....\$54,514,130

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....4,405,235
\$4,505,235

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ % \$3,862,057
Other Liabilities, exclusive of Capital.....288,917
\$4,150,974

Surplus.....\$354,261

INCOME DURING 1870.

Premium Receipts.....\$1,937,352
Other ".....145,289
\$2,082,641

EXPENDITURES.

Death Claims and Endowments.....\$284,778
Policy Claims and Surrenders.....283,143
Dividends to Policy-holders.....199,551
All other Expenditures.....538,646
\$1,306,118

Surplus.....\$776,523

Total Losses Paid.....\$545,694. Average Am't of Pol. in force...\$2,334

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually after second year on Cash Rate Policies, and after third year on Loan Policies. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "New Actuaries" Tables, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of New York, for the benefit of policy-holders. The largest amount of insurance on any one life is \$20,000. All Policies are non-forfeitable. The risks of the U. S. Branch of the "British Commercial Life Ins. Co." of London, were transferred to this Company in 1870.

COTTON STATES LIFE INS. CO.,

Mulberry Street, Macon, Ga.

INCORPORATED FEB. 12, 1869.

FIRST POLICY ISSUED APRIL 19, 1869.

CASH CAPITAL \$150,000.

CHARTER, 30 YEARS.

W. B. JOHNSON, President.

GEO. S. OBEAR, Secretary.

W. S. HOLT, Vice-President.

C. F. McCAY, Actuary.

Number of Policies Issued each year since Organization.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	699	\$2,674,225	-----	\$203,641	\$5,000	-----
1870	992	3,499,700	\$187,779	562,607	43,500	-----

Policies in force Jan. 1, 1870.....1,592. Amount Insured.....\$5,675,425

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000	
Other Assets.....	412,607	
		\$562,607

LIABILITIES.

Net Value Pol. in force, American Experience 4½ %.....	\$187,779	
Other Liabilities exclusive of Capital.....	18,000	
		\$205,779
Surplus.....		\$356,828

INCOME DURING 1870.

Premium Receipts.....	\$196,495	
Other ".....	64,983	
		\$261,478

EXPENDITURES.

Death Claims and Endowments.....	\$43,500	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....	\$63,445	
		\$106,945
Surplus.....		\$154,533

Total Losses Paid.....\$48,500. Average Am't of Pol. in force... \$3,565

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. The Net Premiums are calculated upon the "American Exp." Table, interest at 4½ per cent. \$100,000 is deposited with the State Treasurer of Georgia, and \$50,000 with the State Treasurer of South Carolina for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. Life Policies are payable at 90. All Policies are non-forfeitable after one and two annual premiums. The "Tontine" Plan of dividend is offered by this Company. The risks of the "Georgia Mutual Fire and Life Ins. Co." (Life Branch) were transferred to this Company in 1870.

Covenant Mut. Life Ins. Co. of St. Louis, Mo.

Cor. Fourth & Locust Sts., St. Louis, Mo.

INCORPORATED FEB. 24, 1853.

FIRST POLICY ISSUED APRIL 5, 1853.

CHARTER PERPETUAL.

E. WILKERSON, President.

ALFRED CARR, Secretary.

A. F. SHAPLEIGH, Vice-President.

WILLIS BROWN, Manager.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1853 } 1869 } 1870 }	1,927 332	\$5,411,016 776,836	\$264,386 349,914	\$338,895 417,947	\$153,000 21,552	\$97,593 34,446

Policies in force Jan. 1, 1871.....1,136. Amount Insured.....\$3,034 902

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$417,847

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$349,914
Other Liabilities exclusive of Capital.....32,326
\$382,240

Surplus.....\$35,707

INCOME DURING 1870.

Premium Receipts.....\$156,566
Other ".....31,231
\$187,797

EXPENDITURES.

Death Claims and Endowments.....\$21,552
Policy Claims and Surrenders.....5,928
Dividends to Policy-holders.....34,446
All other Expenditures.....37,017
\$98,943

Surplus.....\$88,854

Total Losses Paid.....\$174,552. Average Am't of Pol. in force....\$2,759

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually. Surplus is divided on the "Percentage" Plan for Life Policies, and on the "Contribution" Plan for Endowment Policies. The Net Premiums are calculated upon the "American Exp." Table, interest at $4\frac{1}{2}\%$ per cent. \$102,200 is deposited with the Ins. Dep't of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. Previous to 1870 the business of this Company was confined to the City of St. Louis, and prior to 1871 had no agent east of the Mississippi River.

Craftsmen's Life Insurance Comp'y,

214 & 216 Broadway, New York.

INCORPORATED SEPT. 4, 1868.

FIRST POLICY ISSUED OCT. 1, 1868.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

E. A. LAMBERT, President.

HENRY BELDEN, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	204	\$629,000	\$4,900*	\$229,795	-----	-----
1869	1703	3,933,700	115,529	284,165	\$2,000	-----
1870	1301	2,880,550	160,000	354,185	40,500	\$1,355

*Estimated.

Policies in force Jan. 1, 1871.....2,066. Amount Insured.....\$4,705,500

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	224,185	
		\$424,185

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$160,000	
Other Liabilities, exclusive of Capital,.....	67,000	
		\$227,000

Surplus.....	\$197,185
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INCOME DURING 1870.

Premium Receipts.....	\$152,509	
Other ".....	60,600	
		\$213,109

EXPENDITURES.

Death Claims and Endowments.....	\$40,500	
Policy Claims and Surrenders.....	354	
Dividends to Policy-holders.....	1,354	
All other Expenditures.....	137,773	
		\$179,981

Surplus.....	\$33,128
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Total Losses Paid.....\$42,500.	Average Am't of Pol. in force....\$2,326
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The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of New York, and \$20,000 with State Treasurer of Tennessee, for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All Policies are non-forfeitable after one and two annual premiums.

Delaware Mutual Life Insurance Co.

S. W. cor. Seventh & Market Sts., Wilmington, Del.

INCORPORATED MARCH, 1867.

FIRST POLICY ISSUED JULY 25, 1867.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

JOHN P. McLEAR, Pres't.

CHAS. BURTON, Jr., Sec'y.

GEO. W. STONE, Vice-Pres't.

BENJ. NIELDS, Act'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ns Paid.
1868	573	\$1,188,200	\$12,795	\$138,277	\$1,000	-----
1869	793	1,132,300	52,331	171,079	6,200	-----
1870	444	810,800	77,655	187,923	12,599	-----

Policies in force Jan. 1, 1871.....1,052. Amount Insured.....\$1,841,907

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000	
Other Assets.....	87,923	
		\$187,923

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$77,655	
Other Liabilities, exclusive of Capital.....	-----	
		\$77,655
Surplus.....		\$110,268

INCOME DURING 1870.

Premium Receipts.....	\$52,836	
Other ".....	222	
		\$53,058

EXPENDITURES.

Death Claims and Endowments.....	\$12,599	
Policy Claims and Surrenders.....	109	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	37,790	
		\$50,498
Surplus.....		\$2,560

Total Losses Paid...\$19,799. Average Am't of Pol. in force...\$1,750

The business of this Company is conducted on the "Mutual" Plan. No dividends have yet been paid. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$103,500 is deposited with the State Treasurer of Delaware for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All Policies are non-forfeitable after one annual premium.

De Soto Mutual Life Insurance Co.

320½ North Third Street, St. Louis, Mo.

INCORPORATED MAY 9, 1868.

FIRST POLICY ISSUED JUNE 2, 1868.

CASH CAPITAL, \$150,000.

CHARTER, 99 YEARS.

JAMES H. LUCAS, Pres't.

Wm. BALLENTINE, Vice-Pres't

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	169	\$580,500	-----	-----	-----	-----
1869	759	2,967,200	\$84,394	\$227,439	\$17,500	-----
1870	935	2,581,800	148,110	331,363	20,000	-----

Policies in force Jan. 1, 1871.....1,267. Amount Insured.....\$3,869,425

ASSETS, JAN. 1, 1871.

Capital.....\$150,000
Other Assets.....181,363
\$331,363

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$148,110
Other Liabilities exclusive of Capital.....23,306
\$171,416
Surplus.....\$159,947

INCOME DURING 1870.

Premium Receipts.....\$136,065
Other ".....11,834
\$147,899

EXPENDITURES.

Death Claims and Endowments.....\$20,000
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....83,849
\$103,849
Surplus.....\$44,050

Total Losses Paid.....\$37,500. Average Am't of Pol. in force....\$3,054

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Ins. Dep't of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

Since preparing the above statement the risks of this Company have been transferred to the "Republic Life Ins. Co." of Chicago.

Eclectic Life Insurance Company,

No. 187 Broadway, New York.

Incorporated July 8, 1868, as the "First National Eclectic Life Insurance Society" of the U. S., name afterwards changed in 1869.

FIRST POLICY ISSUED JULY 9, 1868.

CASH CAPITAL, \$150,000.

CHARTER PERPETUAL.

GEO. B. SATTERLEE, President.

ISRAEL C. PIERSON, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	233	\$739,000	\$16,547	\$152,707	-----	-----
1869	1,776	3,480,300	86,117	239,101	\$5,000	\$208
1870	2,088	4,205,915	213,555	304,511	29,400	2,329

Policies in force Jan. 1, 1871.....2,667. Amount Insured.....\$5,440,315

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000
Other Assets.....	304,511
	<u>\$454,511</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$193,597
Other Liabilities exclusive of Capital.....	19,956
	<u>\$213,555</u>
Surplus.....	\$240,956

INCOME DURING 1870.

Premium Receipts.....	\$173,838
Other ".....	13,032
	<u>\$186,870</u>

EXPENDITURES.

Death Claims and Endowments.....	\$29,400
Policy Claims and Surrenders.....	968
Dividends to Policy-holders.....	2,843
All other Expenditures.....	116,598
	<u>\$149,809</u>
Surplus.....	\$37,061

Total Losses Paid.....\$34,400. Average Am't of Pol. in force....\$2,039

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$5,000. The Massachusetts non-forfeiture law has been adopted by this Company.

Economical Mutual Life Ins. Co.

45 Westminster Street, Providence, R. I.

INCORPORATED MAY, 1866.

FIRST POLICY ISSUED JULY 14, 1866.

CAPITAL, \$200,000 (CASH, \$100,000).

CHARTER PERPETUAL.

S. S. BUCKLIN, President.

C. G. McKNIGHT, Vice-President.

WM. Y. POTTER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nd Paid.
1866	224	\$757,000	\$30,000*	\$241,443	-----	-----
1867	982	2,762,846	133,363*	374,365	\$4,500	-----
1868	1,098	2,704,736	246,663	500,886	11,000	\$14,647
1869	1,502	3,847,451	423,809	655,798	49,000	14,804
1870	1,134	2,478,980	543,468	817,896	21,069	19,683

*English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....2,743. Amount Insured.....\$6,359,718

ASSETS, JAN. 1, 1871.

Capital.....\$200,000
Other Assets.....617,897
\$817,897

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$543,468
Other Liabilities, exclusive of Capital.....46,588
\$590,056
Surplus.....\$227,841

INCOME DURING 1870.

Premium Receipts.....\$401,370
Other ".....27,962
\$429,332

EXPENDITURES.

Death Claims and Endowments.....\$21,069
Policy Claims and Surrenders.....
Dividends to Policy-holders.....20,000
All other Expenditures.....96,403
\$137,472
Surplus.....\$291,860

Total Losses Paid.....\$85,569. Average Am't of Pol. in force...\$2,354

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the State Treasurer of Rhode Island for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

EMPIRE MUTUAL LIFE INS. CO.,

139 Broadway, New York.

INCORPORATED JAN. 1, 1869.

FIRST POLICY ISSUED APRIL 3, 1869.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

G. HILTON SCRIBNER, President.

L. H. WATERS, Actuary.

GEO. W. SMITH, Vice-President.

T. Z. MARCY, Medical Examiner.

SIDNEY W. GROFUT, Secretary.

EVERETT CLAPP, Sup't Agencies.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	1,957	\$4,885,100	\$126,577	\$292,195	\$852	.....
1870	5,227	10,656,407	565,696	633,078	18,300	.....

Policies in force Jan. 1, 1871.....5,075. Amount Insured.....\$10,014,108

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000
Other Assets.....	533,078
	<u>\$633,078</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$465,695
Other Liabilities, exclusive of Capital.....	61,719
	<u>\$527,414</u>
Surplus.....	<u>\$105,684</u>

INCOME DURING 1870.

Premium Receipts.....	\$627,589
Other ".....	29,415
	<u>\$657,004</u>

EXPENDITURES.

Death Claims and Endowments.....	\$18,300
Policy Claims and Surrenders.....	5,402
Dividends to Policy-holders.....	
All other Expenditures.....	366,756
	<u>\$360,458</u>

Surplus.....\$296,546

Total Losses Paid.....\$19,162. Average Am't of Pol. in force.....\$1,973

The business of this Company is conducted on the "Mutual" Plan. Dividends paid annually on all participating policies three years in force. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance on any one life is \$20,000. All Policies are non-forfeitable.

The risks of the following Companies have been transferred to this Company: "Farmers and Mechanics' Life" in 1870, "International Life" of London in 1870, and "American Tontine and Savings Ins. Co." in 1871.

Empire State Life Insurance Company,

Watertown, New York.

INCORPORATED APRIL 13, 1869.

FIRST POLICY ISSUED MAY 15, 1869.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

GEO. B. PHELPS, President.

EZRA CORNELL, 2d Vice-President.

LOVELAND PADDOCK, 1st Vice-President. JOHN SHELDON, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	1,168	\$1,991,600	\$45,803	\$152,911	-----	-----
1870	2,075	3,991,550	133,416	246,008	\$15,500	-----

Policies in force Jan. 1, 1871....2,559. Amount Insured....\$4,836,400

ASSETS, JAN 1, 1871.

Capital.....	\$100,000	
Other Assets.....	146,008	
		\$246,008

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$133,416	
Other Liabilities, exclusive of Capital.....	2,422	
		\$135,838

Surplus.....	\$110,170
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INCOME DURING 1870.

Premium Receipts.....	\$131,618	
Other ".....	10,610	
		\$142,228

EXPENDITURES.

Death Claims and Endowments.....	\$15,500	
Policy Claims and Surrenders.....	1,224	
Dividends to Policy-holders.....	66,774	
All other Expenditures.....	-----	
		\$83,498

Surplus	\$58,730
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Total Losses Paid....\$15,500.	Average Am't of Pol in force.... \$1,889
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The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "American Exp." Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$5,000. Participating Policies contain no restriction on travel or residence, and are non-forfeitable and incontestable after two annual premiums. Life Policies contain the "Massachusetts Law" of non-forfeiture.

Equitable Life Assurance Soc'y of the U. S.

116, 118, 120, 122 & 124 Broadway, New York.

INCORPORATED JULY 25, 1859.

FIRST POLICY ISSUED, AUGUST, 1859.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL,

WM. C. ALEXANDER, President.

SAM'L BORROWE, Secretary.

HENRY B. HYDE, Vice-President.

GEO. W. PHILLIPS, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1859	277	\$1,178,000	-----	\$120,772	-----	-----
1860	612	1,905,500	\$65,000†	162,618	\$9,000	-----
1861	678	1,818,750	-----	210,636	10,500	-----
1862	1,233	2,853,450	-----	332,298	29,000	-----
1863	1,623	4,591,900	-----	584,714	40,000	-----
1864	2,873	8,758,550	703,185†	1,017,977	77,600	-----
1865	3,425	13,748,650	1,391,803†	1,586,524	154,936	\$280,000
1866	7,245	30,072,450	2,294,582†	3,077,788	184,000	-----
1867	10,527	45,453,700	4,070,000‡	5,125,423	418,650	610,000
1868	11,986	51,891,825	6,750,000	7,721,077	765,723	840,000
1869	13,211	48,545,294	9,009,978	10,510,824	1,185,124	1,150,000
1870	10,063	40,295,799	11,482,847	13,236,025	1,375,317	1,110,000

†Actuaries, 4 per cent.

‡American Exp., 5 per cent.

§English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871....36,340. Amount Insured....\$143,970,584

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....13,36,025
\$13,236,025

LIABILITIES.

Net Value Pol. in force, American Experience 4½ %...\$11,523,800
Other Liabilities exclusive of Capital.....360,325
\$11,884,125
Surplus.....\$1,351,900

INCOME DURING 1870.

Premium Receipts.....\$6,327,724
Other.....681,620
\$7,009,344

EXPENDITURES.

Death Claims and Endowments.....\$1,404,117
Policy Claims and Surrenders.....766,430
Dividends to Policy-holders.....925,258
All other Expenditures.....1,052,419
\$4,148,224
Surplus.....\$2,861,120

Total Losses Paid....\$4,249,840. Average Am't of Pol. in force....\$3,964

The business of this Company is conducted on the "Mutual" Plan. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. There is deposited for the benefit of policy-holders with the proper authorities, \$100,000 in New York, \$30,000 in Virginia, \$20,000 in Tennessee, \$92,000 in Canada. The largest amount of insurance on any one life is \$25,000. Policies are non-forfeitable after three annual premiums. The following Companies have transferred their risks to this Society: "Baltimore Life Ins. Co.," of Baltimore. Also, the "Homestead Life Ins. Co.," of Philadelphia, in 1870.

Equitable Life Insurance Company of Iowa,

91 Third St., Des Moines, Iowa.

INCORPORATED JAN. 25, 1867.

FIRST POLICY ISSUED MARCH, 1867.

CAPITAL \$100,000 (CASH, \$27,500). CHARTER, 50 YEARS.

P. M. CASSADY, President.

HOYT SHERMAN, Secretary.

B. F. ALLEN, Vice-President.

T. R. WEST, Treasurer.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4%	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867	280	\$403,200	-----	-----	-----	-----
1868	183	260,600	\$19,295	\$126,946	-----	\$809
1869	170	240,765	30,399	143,326	\$3,000	1,226
1870	271	53,302	46,800	166,687	3,000	3,029

Policies in force Jan. 1, 1871..... 542. Amount Insured..... \$769,622

ASSETS, JAN. 1, 1871.

Capital..... \$100,000
Other Assets..... 66,687
\$166,687

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %..... \$46,800
Other Liabilities, exclusive of Capital..... 3,038
\$49,838
Surplus..... \$116,849

INCOME DURING 1870.

Premium Receipts..... \$29,469
Other "..... 6,497
\$35,966

EXPENDITURES.

Death Claims and Endowments..... \$3,000
Policy Claims and Surrenders..... 1,831
Dividends to Policy-holders..... 3,028
All other Expenditures..... 5,128
\$13,047
Surplus..... \$22,919

Total Losses Paid..... \$6,000. Average Am't of Pol. in force..... \$1,420

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all Policies one year in force. Surplus is divided among the insured on the "Percentage" Plan. The Net Premiums are calculated on the "Actuaries" Table, interest at 4 per cent. This Company deposits every year with the State Auditor a sum equal to the net value of the Policies in force. There is now over \$80,000 on deposit. The largest amount of insurance carried on any one life is \$10,000. Life Policies are payable at death or 80. All Policies are non-forfeitable after two annual premiums. Business confined chiefly to the State of Iowa.

Excelsior Life Insurance Comp'y,

68 & 70 William St., New York.

INCORPORATED MAY 8, 1867.

FIRST POLICY ISSUED MAY 9, 1867.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

C. N. MORGAN, Pres't.

BUTLER WARD, Sec'y.

F. A. PLATT, Vice-Pres't.

E. S. TURNER, Sup't Agencies.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1867	383	\$961,500	\$12,646*	\$151,311	-----	-----
1868	773	2,609,608	91,251	230,569	-----	-----
1869	938	3,063,068	214,220	351,635	\$25,551	\$2,609
1870	1,847	4,037,872	266,911	445,367	41,314	15,218

*Estimated.

Policies in force Jan. 1, 1871....2,302. Amount Insured....\$5,986,865

ASSETS, JAN. 1, 1871.

Capital.....	\$125,000	
Other Assets.....	320,367	\$445,367

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$266,911	
Other Liabilities, exclusive of Capital.....	28,798	
		\$295,709
Surplus.....		\$149,658

INCOME DURING 1870.

Premium Receipts.....	\$233,961	
Other ".....	16,733	
		\$250,694

EXPENDITURES.

Death Claims and Endowments.....	\$41,314	
Policy Claims and Surrenders.....	995	
Dividends to Policy-holders.....	4,025	
All other Expenditures.....	117,186	
		\$163,520
Surplus.....		\$87,174

Total Losses Paid.....\$63,865. Average Am't of Pol. in force ...\$2,600

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "Actuaries Experience" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Franklin Life Insurance Comp'y,

Cor. Kentucky & Illinois Sts., Indianapolis, Ind.

INCORPORATED JULY, 1866.

FIRST POLICY ISSUED AUG. 7, 1866.

CHARTER PERPETUAL.

W. S. HUBBARD, President.

E. P. HOWE, Secretary.

W. D. WILES, Vice-President.

FRED. BOGGS, Treasurer.

L. G. HAY, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amonot Insured.	Net Value Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1866	337	\$1,035,300	-----	-----	-----	-----
1867	255	733,100	\$52,870	\$75,877	\$3,000	-----
1868	171	511,100	70,498	103,572	8,100	\$11,308
1869	274	587,500	101,072	132,707	11,000	14,147
1870	423	1,063,850	119,273	177,311	4,622	18,769

Policies in force Jan. 1, 1871....1,011. Amount Insured.....\$2,433,314

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$177,311

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$119,273
Other Liabilities, exclusive of Capital.....6,000
\$125,273
Surplus.....\$52,038

INCOME DURING 1870.

Premium Receipts.....\$44,020
Other ".....62,660
\$106,680

EXPENDITURES.

Death Claims and Endowments.....\$4,622
Policy Claims and Surrenders.....128
Dividends to Policy-holders.....10,769
All other Expenditures.....22,578
\$38,097
Surplus.....\$68,583

Total Losses Paid.....\$26,722. Average Am't of Pol. in force....\$2,406

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$6,000. All policies are non-forfeitable after three annual premiums. The business of this Company is confined to the State of Indiana.

German Mutual Life Ins. Comp'y

OF ST. LOUIS,

112 Market St., St. Louis, Mo.

INCORPORATED NOV. 23, 1857.

FIRST POLICY ISSUED APRIL 12, 1858.

CHARTER PERPETUAL.

CHAS. W. HOEN, President.

F. S. BEHRENS, Sec'y and Treas.

F. A. H. SCHNEIDER, Vice-Pres't.

ISIDOR BUSH, Actuary.

Number of Policies Issued in 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	74*	\$133,292	\$103,593	\$133,292	\$4,589	\$3,849

* Eight months.

Policies in force January 1, 1870.....616. Amount Insured....\$1,139,242

ASSETS, JAN. 1, 1870.

Capital.....
 Other Assets.....\$133,292

\$133,292

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$103,593
 Other Liabilities, exclusive of Capital.....20,695

\$124,288

Surplus.....\$9,004

INCOME DURING 1869 (8 MONTHS).

Premium Receipts.....\$33,903
 Other ".....7,182

\$41,085

EXPENDITURES.

Death Claims and Endowments.....\$4,588
 Policy Claims and Surrenders.....99
 Dividends to Policy-holders.....3,849
 All other Expenditures.....6,866

\$15,402

Surplus.....\$25,683

Total Losses Paid.....\$58,242. Average Am't of Pol. in force....\$1,849

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon Tables constructed by Messrs. Bush and Uhlmann, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Germania Life Insurance Co. of New York,

293 & 295 Broadway, New York.

INCORPORATED JULY, 1860.

FIRST POLICY ISSUED JULY 17, 1860.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

HUGO WESENDONCK, President.

CORNELIUS DOREMUS, Secretary.

FRED'K SCHWENDLER, Vice-President.

HUBERT CILLIS, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1860	169	\$300,028	\$10,000*	\$194,545	-----	-----
1861	284	370,310	-----	202,472	-----	-----
1862	722	676,302	-----	260,885	-----	-----
1863	2,382	1,818,041	-----	335,342	-----	-----
1864	2,464	2,442,607	251,582†	525,864	\$44,175	-----
1865	3,470	3,835,610	500,000†	809,230	96,925	-----
1866	5,016	4,889,084	900,000*	1,244,663	187,925	-----
1867	3,781	3,575,353	1,245,086†	1,875,363	221,175	-----
1868	3,206	4,041,796	1,801,680	2,459,015	269,549	\$73,588§
1869	3,495	4,695,985	2,417,693	3,224,465	296,106	130,574
1870	3,407	5,866,184	3,113,835	3,820,666	398,563	210,579

* Estimated.

† English Life No. 1, 5 per cent.

‡ 1st Div.

Policies in force Jan. 1, 1871.....17,710. Amount Insured.....\$32,144,462

ASSETS, JAN. 1, 1871.

Capital.....\$200,000

Other Assets.....3,620,666

\$3,820,666

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....\$3,113,835

Other Liabilities, exclusive of Capital.....74,019

\$3,187,854

Surplus.....\$632,812

INCOME DURING 1870.

Premium Receipts.....\$1,434,252

Other ".....210,641

\$1,644,893

EXPENDITURES.

Death Claims and Endowments.....\$398,563

Policy Claims and Surrenders.....123,770

Dividends to Policy-holders.....210,579

All other Expenditures.....301,994

\$1,034,106

Surplus.....\$610,787

Total Losses Paid.....\$1,538,118. Average Am't of Pol. in force....\$1,815

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "English Life Table No. 1," interest at 5 per cent. There is deposited with the proper authorities, \$104,000 in New York, \$20,000 in Tennessee, \$30,000 in Virginia, and \$150,000 in Prussia for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. Life policies are non-forfeitable after three annual premiums. This Company has Agencies established throughout Germany.

Globe Mutual Life Insurance Comp'y,

258 Broadway, New York.

INCORPORATED JUNE 7, 1864.

FIRST POLICY ISSUED JUNE 8, 1864.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

PLINY FREEMAN, Pres't.

JAMES M. FREEMAN, Sec'y.

LORING ANDREWS, Vice-Pres't.

J. R. HOSMER, Sup't Agencies.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1864	1,041	\$3,072,937	\$63,077*	\$214,725	-----	-----
1865	2,761	8,025,774	302,515*	469,009	\$15,000	-----
1866	3,046	7,995,031	531,247*	789,249	94,250	-----
1867	2,491	6,103,891	791,693*	1,171,194	106,050	-----
1868	4,207	10,552,524	1,234,242†	1,641,908	143,362	\$50,391
1869	4,635	12,520,562	1,789,170	2,251,057	152,780	69,118
1870	4,551	11,267,703	2,325,066	2,717,907	274,487	115,403

* Actuaries', 4 per cent. † English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....12,017. Amount Insured.....\$30,144,320

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
 Other Assets.....2,617,907

 \$2,717,907

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$2,436,066
 Other Liabilities, exclusive of Capital.....127,518

 \$2,563,584
 Surplus.....\$154,323

INCOME DURING 1870.

Premium Receipts.....\$1,151,133
 Other ".....138,187

 \$1,289,320

EXPENDITURES.

Death Claims and Endowments.....\$274,487
 Policy Claims and Surrenders.....40,599
 Dividends to Policy-holders.....115,403
 All other Expenditures.....434,263

 \$864,752

Surplus.....\$224,568
 Total Losses Paid....\$785,929. Average Am't of Pol. in force.....\$2,508

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon a table of mortality constructed by Messrs. Gill & Romans, interest at 4 per cent. \$165,000 is deposited with the Ins. Dep't of N. Y., \$20,000 with the State Treas. of Tenn., and \$30,000 with the State Treas. of Virginia for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. When desired, "Registered" Policies will be issued, secured by the deposit of the net value with the Ins. Dep't of N. Y. All policies are non-forfeitable after two and three annual premiums.

Government Security Life Ins. Co.

17 Warren Street, New York.

INCORPORATED MAY 4, 1870.

FIRST POLICY ISSUED MAY 7, 1870.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

HENRY P. MORGAN, President.

GEO. WOLFORD, Vice-President.

GEO. H. ARNOLD, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1870	400	\$1,377,500	\$28,101	\$151,636	.....	.....

Policies in force Jan. 1, 1871.....366. Amount Insured.....\$1,244,500

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....51,636
\$151,636

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$28,101
Other Liabilities, exclusive of Capital.....39,732
\$67,833
Surplus.....\$83,803

INCOME DURING 1870.

Premium Receipts.....\$33,131
Other ".....6,544
\$39,675

EXPENDITURES.

Death Claims and Endowments.....
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....\$35,053
\$35,053
Surplus.....\$4,622

Total Losses Paid..... Average Am't of Pol. in force....\$3,460

The business of this Company is conducted on the "Mixed" Plan. No Dividends have yet been declared. Surplus will be divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. \$125,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are "Registered," the net value being deposited with the Ins. Dep't of N. Y. All policies are non-forfeitable after two and three annual premiums.

Guardian Mutual Life Ins. Co. of New York,

251 Broadway, New York.

INCORPORATED AUG 11, 1859.

FIRST POLICY ISSUED AUG. 12, 1859.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

WALTER H. PECKHAM, President.

LUCIUS McADAM, Sec'y & Act'y.

WM. T. HOOKER, Vice-President.

HENRY C. CLENCH, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1859	147	\$415,500	\$15,000*	\$137,116	-----	-----
1860	383	866,600	19,500*	112,516	\$6,000	-----
1861	257	593,650	20,000*	119,152	-----	-----
1862	688	1,234,622	50,000*	134,235	6,000	-----
1863	1,048	1,984,682	84,515*	210,266	1,000	-----
1864	1,900	4,002,550	160,276*	335,817	30,950	-----
1865	2,804	6,468,067	358,228*	513,818	69,500	\$38,522†
1866	2,192	5,553,405	539,075†	740,414	106,000	-----
1867	3,101	7,046,640	788,723†	1,038,507	124,500	-----
1868	4,367	10,199,660	1,193,212	1,486,271	179,030	19,992§
1869	5,158	11,426,582	1,711,524	2,041,747	220,039	44,462
1870	4,414	9,223,000	1,933,097	2,280,686	353,295	75,562

*Actuaries', 4 per cent.

† English Life No. 3, 5 per cent.

‡ 1st Div.

§ 2d Div.

Policies in force Jan. 1, 1871....10,781. Amount Insured.....\$23,475,625

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
 Other Assets.....2,155,686
 -----\$2,280,686

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%.....\$1,933,097
 Other Liabilities, exclusive of Capital.....60,200
 -----\$1,993,297
 Surplus.....\$287,389

INCOME DURING 1870.

Premium Receipts.....\$1,145,326
 Other.....74,210
 -----\$1,219,536

EXPENDITURES.

Death Claims and Endowments.....\$349,095
 Policy Claims and Surrenders.....160,465
 Dividends to Policy-holders.....75,562
 All other Expenditures.....351,117
 -----\$936,239

Surplus.....\$283,297

Total Losses Paid....\$1,096,314. Average Amount of Pol. in force..\$2,177

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Department of N. Y., and \$30,000 with State Treas. of Virginia for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

Girard Life Ins. Annuity & Trust Co. of Phila.

480 Chestnut St., Philadelphia, Pa.

INCORPORATED MARCH, 1836.

FIRST POLICY ISSUED MARCH, 1836.

CASH CAPITAL \$300,000.

CHARTER PERPETUAL.

THOS. RIDGWAY, President.

S. J. COMLY, Vice-President.

WM. H. STOEVEY, Ass't Treas. & Act'y.

ASSETS.....\$3,250,000.

The business of this Company is conducted on the "Mixed" Plan. Dividends are declared every five years, and are paid with the Policy. The Net Premiums are calculated upon the "Carlisle" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. This Company receives deposits of money, which forms its chief business.

Hand-in-Hand Mutual Life Ins. Co.

112 South Fourth St., Philadelphia, Pa.

INCORPORATED MARCH, 1867.

AUTHORIZED CAPITAL, \$500,000.

CHARTER PERPETUAL.

W. F. SMITH, President.

JOSEPH COLLINS, Vice-President.

ROBERT M. FOUST, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

LINCOLN LIFE INSURANCE CO.

Chicago, Illinois.

INCORPORATED MARCH 29, 1869.

CASH CAPITAL, \$100,000.

J. YOUNG SCAMMAN, President.

ROBERT T. LINCOLN, Secretary.

ASSETS.....\$100,000.

This Company was organized and made the deposit of stocks to the amount of \$100,000, for the purpose of keeping the charter in existence. No business has yet been transacted.

Hahneman Life Insurance Comp'y,

Case Building, Cleveland, Ohio.

Incorporated Sept. 14, 1865, as Hahnemannian Life Ins. Co., changed to its present name Oct., 1865. First Policy issued Oct. 14, 1865.

CASH CAPITAL, \$200,000. CHARTER PERPETUAL.

H. M. CHAPIN, President.

J. F. CRANK, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4%	Gross Assets.	Losses Paid.	Divid'as Paid.
1866	612	\$1,506,500	\$42,430	\$247,316	-----	-----
1867	1,109	1,822,700	88,861	287,873	\$8,000	-----
1868	1,878	3,489,853	189,995	349,770	19,000	\$3,034
1869	2,110	3,365,078	273,163	414,764	35,000	7,384
1870	2,066	3,250,595	355,145	485,561	31,000	9,712

Policies in force Jan. 1, 1871.....4,237. Amount Insured.....\$7,164,198

ASSETS, JAN. 1, 1871.

Capital.....\$200,000
Other Assets.....285,560
\$485,560

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4%.....\$355,145
Other Liabilities, exclusive of Capital.....3,000
\$358,145
Surplus.....\$127,415

INCOME DURING 1870.

Premium Receipts.....\$197,195
Other ".....20,422
\$217,517

EXPENDITURES.

Death Claims and Endowments.....\$31,288
Policy Claims and Surrenders.....15,788
Dividends to Policy-holders.....9,712
All other Expenditures.....95,338
\$152,126

Surplus.....\$65,391

Total Losses Paid.....\$93,288. Average Am't of Pol. in force....\$1,676

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Hahneman" Table, interest at 4 per cent. \$100,000 is deposited with the Auditor of the State of Ohio for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after three annual premiums.

Hartford Life and Annuity Ins. Co.

110 Asylum St., Hartford, Conn.

Incorporated May 2, 1866, as the "Hartford Accident Insurance Co." Name changed during the year to "Hartford Life and Accident Insurance Co." Changed again in 1867 to its present name. First Life Pol. Issued in April, 1867.

CASH CAPITAL, \$300,000.

CHARTER PERPETUAL.

WAREHAM GRISWOLD, Pres't.

D. F. SEYMOUR, Vice-Pres't.

J. P. TAYLOR, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Act. Ex. 4%	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867	274	\$745,700	\$32,629*	\$356,588	.....	....
1868	1,105	2,454,300	76,648†	366,073	\$2,500	.....
1869	1,070	2,377,543	170,964†	503,846	12,000	\$716
1870	1,467	3,033,782	293,347	633,330	9,000	2,779

* English Life No. 3, 5 per cent. † American Exp., 4 1-2 per cent.

Policies in force Jan. 1, 1871. . . . 2,758. Amount Insured \$5,909,613

ASSETS, JAN. 1, 1871.

Capital \$300,000
Other Assets 333,330
\$633,330

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 % . . . \$293,347
Other Liabilities, exclusive of Capital 3,390
\$296,737
Surplus \$336,593

INCOME DURING 1870.

Premium Receipts \$172,214
Other " 27,318
\$199,532

EXPENDITURES.

Death Claims and Endowments \$9,000
Policy Claims and Surrenders 1,013
Dividends to Policy-holders 2,778
All other Expenditures 78,386
\$91,177
Surplus \$108,355

Total Losses Paid \$23,500. Average Am't of Pol. in force . . . \$2,143

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in foreo. Surplus is divided among the assured on the "Contribution" Plan. Policies are issued upon the "Interest-bearing" Plan, guaranteeing 6 per cent. interest on all premiums paid, until premiums and interest amount to the sum insured, when premiums cease, and dividends are paid in cash annually, until death, when the amount of the policy is paid. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of Conn. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000.

Hercules Mutual Life Assurance Society of the U.S.

23 Union Square, New York.

INCORPORATED DEC. 11, 1869.

FIRST POLICY ISSUED DEC. 13, 1869.

CASH CAPITAL, \$150,000.

CHARTER PERPETUAL.

JAMES D. REYMERT, President.

AARON C. ALLEN, Secretary.

D. REYNOLDS BUDD, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1869	41	\$163,500	\$6,422	\$110,285	-----	-----
1870	794	1,079,000	31,051	183,364	-----	-----

Policies in force Jan. 1, 1871..... 540. Amount Insured..... \$821,600

ASSETS, JAN. 1, 1871.

Capital..... \$150,000
Other Assets..... 33,364
\$183,364

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$ \$31,051
Other Liabilities, exclusive of Capital..... 23,270
\$54,321

Surplus..... \$129,043

INCOME DURING 1870.

Premium Receipts..... \$27,759
Other "..... 75,770
\$103,529

EXPENDITURES.

Death Claims and Endowments.....
Policy Claims and Surrenders..... \$206
Dividends to Policy-holders.....
All other Expenditures..... 55,545
\$55,751

Surplus..... \$47,778

Total Losses Paid..... Average Am't of Pol. in force... \$1,580

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after three annual premiums.

HOME LIFE INSURANCE CO.

111 Fulton St., Brooklyn, & 258 Broadway, N.Y.

INCORPORATED APRIL 30, 1860.

FIRST POLICY ISSUED MAY, 1860.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

WALTER C. GRIFFITH, President.

J. H. FROTHINGHAM, Treas.

GEO. C. RIPLEY, Secretary.

W. J. COFFIN, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'nds Paid.
1860-1	875	\$2,063,250	-----	\$164,093	\$3,000	-----
1862	756	1,812,100	-----	229,665	6,000	\$5,982
1863	1,016	2,058,650	-----	314,968	18,000	12,394
1864	2,610	4,971,400	\$368,822*	495,084	55,500	22,353
1865	2,017	3,955,600	575,270*	709,963	65,000	60,190
1866	2,306	6,044,500	894,580*	1,011,587	81,500	102,223
1867	2,867	6,515,326	1,127,343†	1,231,678	133,500	136,447
1868	2,582	5,522,900	1,475,100	1,643,029	149,314	194,795
1869	2,103	4,263,427	1,907,361	2,010,644	146,943	207,000
1870	1,939	3,574,865	2,215,000	2,670,005	192,500	192,271

*English Life No. 2, 4 per cent.

†English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....11,169. Amount Insured.....\$22,992,409

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
Other Assets.....2,545,005
\$2,670,005

LIABILITIES.

Net Value Pol. in force, American Experience, 4½% \$2,215,000
Other Liabilities, exclusive of Capital.....91,370
\$2,306,370
Surplus.....\$363,635

INCOME DURING 1870.

Premium Receipts.....\$861,596
Other ".....150,246
\$1,011,842

EXPENDITURES.

Death Claims and Endowments.....\$192,500
Policy Claims and Surrenders.....
Dividends to Policy-holders.....192,271
All other Expenditures.....179,619
\$564,390

Surplus.....\$447,452

Total Losses Paid.....\$851,757. Average Am't of Pol. in force...\$2,058

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated on the "Carlisle," and "English Life Tables, No. 2," interest at 4 per cent. \$100,000 is deposited with the Ins. Department of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeiting.

Home Mutual Life Ins. Co. of Cincinnati,

33 West Third St., Cincinnati, O.

INCORPORATED SEPT. 28, 1866.

FIRST POLICY ISSUED OCT. 27, 1866.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

I. W. PARKER, President.

J. W. IREDELL, Jr., Secretary.

J. B. McCONNELL, Vice-President.

S. J. F. MILLER, Med. Adviser.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1868	1,105	\$2,219,100	\$69,328*	\$221,219	\$13,100	-----
1869	822	1,396,950	95,835	250,879	19,253	\$4,727
1870	2,270	3,510,000	140,000	280,003	20,428	15,523

* English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871..2,921. Amount Insured.....\$4,959,390

ASSETS, JAN. 1, 1871.

Capital	\$100,000	
Other Assets.....	180,003	
		\$280,003

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %...	\$140,000	
Other Liabilities, exclusive of Capital.....	31,729	
		\$171,729
Surplus.....		\$108,274

INCOME DURING 1870.

Premium Receipts.....	\$170,673	
Other "	3,685	
		\$174,358

EXPENDITURES.

Death Claims and Endowments.....	\$20,428	
Policy Claims and Surrenders.....	4,429	
Dividends to Policy-holders.....	15,523	
All other Expenditures.....	98,151	
		\$138,531
Surplus.....		\$35,827

Total Losses Paid.....\$52,781. Average Am't of Pol. in force....\$1,695

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$100,000 is deposited with the State Auditor of Ohio for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after the third annual premium.

Homœopathic Mutual Life Ins. Co. of N.Y.

231 Broadway, New York.

INCORPORATED FEB. 8, 1868.

FIRST POLICY ISSUED MAY, 1868.

CASH CAPITAL \$150,000.

CHARTER PERPETUAL.

D. D. T. MARSHALL, President.

J. CUSHING, Jr., Vice-President.

A. E. PLUMMER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1868	709	\$1,805,456	\$53,477	\$192,819	-----	-----
1869	1252	2,885,353	147,209	252,760	\$9,000	-----
1870	1355	2,742,054	238,750	320,180	39,554	\$2,415

Policies in force Jan. 1, 1871. 2,161. Amount Insured \$4,797,721

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000	
Other Assets.....	170,180	
		\$320,180

LIABILITIES.

Net Value Pol. in force, American Experience 4½ %.....	\$238,750	
Other Liabilities, exclusive of Capital.....	143	
		\$238,893
Surplus.....		\$81,287

INCOME DURING 1870.

Premium Receipts.....	\$170,214	
Other ".....	9,435	
		\$179,649

EXPENDITURES.

Death Claims and Endowments.....	\$41,777	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....	2,415	
All other Expenditures.....	78,162	
		\$122,354
Surplus.....		\$56,295

Total Losses Paid.....\$48,554. Average Am't of Pol. in force...\$2,220

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Homœopathic" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dept. of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. The Massachusetts law of non-forfeiture has been adopted by this Company.

Hope Mutual Life Ins. Co. of New York,

187 Broadway, New York.

INCORPORATED OCT. 30, 1869.

FIRST POLICY ISSUED NOV. 1, 1869.

CASH CAPITAL, \$150,000.

CHARTER PERPETUAL.

HENRY A. JONES, President.

WM. EDSALL, Vice-President.

CHARLES H. DEWEY, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Exp. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid' ds Paid.
1869	526	\$1,212,500	\$42,844	\$184,592	.....	.....
1870	5,354	10,779,418	279,235	505,011	\$7,560	.....

Policies in force Jan. 1, 1871.....4,785. Amount Insured.....\$9,732 747

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000
Other Assets.....	355,011
	<u>\$505,011</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$279,235
Other Liabilities, exclusive of Capital.....	47,714
	<u>\$326,949</u>
Surplus.....	\$178,062

INCOME DURING 1870.

Premium Receipts.....	\$226,713
Other ".....	7,161
	<u>\$233,874</u>

EXPENDITURES.

Death Claims and Endowments.....	\$7,560
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	158,606
	<u>\$165,166</u>
Surplus.....	\$68,708

Total Losses Paid.....\$7,560. Average Am't of Pol. in force....\$2,304

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

INTERNATIONAL LIFE INS. CO.

128 La Salle St., Chicago, Ill.

Incorporated as "Empire Mutnal Life Ins. Co." March 7, 1867. Changed to its present name and first Policy issued April 20, 1868.

CAPITAL, \$250,000 (CASH, \$130,700). CHARTER PERPETUAL.

E. D. DICKERMAN, President.

E. W. PORTER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	---	---	---	---	---	---
1869	241	\$460,582	\$50,778	\$155,675	\$5,000	---
1870	401	742,286	56,566	150,513	3,500	---

Policies in force Jan. 1, 1871.... 419. Amount Insured.....\$868,268

ASSETS, JAN. 1, 1871.

Capital.....	\$130,700	
Other Assets.....	19,813	
		\$150,513

LIABILITIES.

Net Value Pol. in force, American Experience, 4 %	\$56,566	
Other Liabilities, exclusive of Capital.....	21	
		\$56,587
Surplus.....		\$93,926

INCOME DURING 1870.

Premium Receipts.....	\$31,148	
Other ".....	24,597	
		\$55,745

EXPENDITURES.

Death Claims and Endowments.....	\$3,500	
Policy Claims and Surrenders.....	---	
Dividends to Policy-holders.....	---	
All other Expenditures.....	39,835	
		\$43,335
Surplus.....		\$13,410

Total Losses Paid.....\$8,500. Average Am't of Pol. in force....\$2,123

The business of this Company is conducted on the "Mixed" Plan. \$100,000 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums. Life policies are payable at death or at age of 85.

International Life Ins. and Trust Co.

Cor. Washington and Montgomery Sts., Jersey City, N. J.

INCORPORATED APRIL 22, 1868.

FIRST POLICY ISSUED APRIL, 1869.

CAPITAL, \$200,000 (CASH, \$147,000).

CHARTER PERPETUAL.

E. A. HAYT, President.

C. D. DESHLER, Secretary.

JAS. A. WILLIAMSON, Vice-President.

JOHN W. THOMSON, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1869	301	\$1,101,326	\$50,774	\$277,493	.....	.....
1870	807	2,041,078	129,653	390,552	\$1,000	.....

Policies in force Jan. 1, 1871.....904. Amount Insured.....\$2,561,404

ASSETS, JAN. 1, 1871.

Capital.....\$200,000
Other Assets.....190,552
\$390,552

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$129,656
Other Liabilities, exclusive of Capital.....55,529
\$185,185
Surplus.....\$205,367

INCOME DURING 1870.

Premium Receipts.....\$174,547
Other.....27,224
\$201,771

EXPENDITURES.

Death Claims and Endowments.....\$1,000
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....57,730
\$58,730
Surplus.....\$143,041

Total Losses Paid.....\$1,000. Average Am't of Pol. in force...\$2,833

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the State Treasurer of New Jersey for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

John Hancock Mutual Life Ins. Co.

16 Sears Building, Washington cor. Court Street, Boston, Mass.

INCORPORATED APRIL 21, 1862.

FIRST POLICY ISSUED DEC. 27, 1862.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

GEO. P. SANGER, President.

GEO. B. AGER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1863	178	\$342,700	\$8,965	\$115,257	-----	-----
1864	640	1,454,500	70,464	207,515	\$1,000	-----
1865	770	1,954,600	148,910	318,650	7,000	-----
1866	1,729	4,205,000	291,255	496,105	40,500	\$1,294
1867	2,067	5,243,300	614,561	884,777	58,000	641
1868	2,040	5,069,000	898,258	1,214,761	87,850	23,927
1869	2,644	6,048,600	1,277,239	1,587,380	144,400	107,965
1870	2,911	6,411,300	1,622,532	1,915,593	127,100	111,358

Policies in force Jan. 1, 1871.....7,502.

Amount Insured....\$17,915,277

ASSETS, JAN. 1, 1871.

Capital \$100,000

Other Assets.....1,815,593

\$1,915,583

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 % \$1,622,532

Other Liabilities, exclusive of Capital..... 47,062

\$1,669,594

Surplus..... \$245,989

INCOME DURING 1870.

Premium Receipts..... \$748,821

Other "..... 112,901

\$861,728

EXPENDITURES.

Death Claims and Endowments..... \$127,100

Policy Claims and Surrenders..... 53,167

Dividends to Policy-holders..... 111,358

All other Expenditures..... 189,332

\$480,957

Surplus..... \$980,771

Total Losses Paid....\$465,850.

Average Amount of Pol. in force....\$2,387

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Mass. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$15,000. All policies are non-forfeitable, according to the Massachusetts non-forfeiture law.

Knickerbocker Life Insurance Co.

161 Broadway, New York.

INCORPORATED APRIL 18, 1853.

FIRST POLICY ISSUED APRIL, 1853.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

ERASTUS LYMAN, Pres't. GEO. F. SNIFFEN, Sec'y. C. M. HIBBARD, Act'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1853	393	-----	-----	\$127,152	-----	-----
1854	276	-----	-----	140,707	-----	-----
1855	160	-----	-----	150,262	-----	-----
1856	174	-----	-----	171,312	-----	-----
1857	167	-----	-----	188,310	-----	-----
1858	233	-----	-----	209,342	-----	-----
1859	319	-----	-----	233,028	-----	-----
1860	356	\$996,749	\$88,193*	263,509	\$13,367	-----
1861	306	-----	-----	272,482	-----	\$28,121
1862	355	-----	-----	291,696	-----	5,978
1863	886	-----	-----	394,310	-----	4,223
1864	1,249	3,200,400	344,944*	547,561	48,243	7,029
1865	2,447	6,557,850	631,202*	853,709	66,356	19,425
1866	5,422	17,000,000	1,313,566*	1,579,145	164,775	60,731
1867	10,284	31,391,725	2,534,497*	3,040,274	250,877	21,063
1868	10,759	33,190,408	4,000,000	5,170,833	541,054	437,748
1869	9,046	25,384,646	5,603,856	6,680,966	776,763	1,534,682
1870	5,625	15,141,844	6,403,772	7,319,992	931,369	415,174

*Actuaries, 4 per cent.

Policies in force Jan. 1, 1871.....20,715. Amount Insured.....\$61,520,264

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....7,295,659
\$7,395,659

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %...\$6,403,772
Other Liabilities, exclusive of Capital.....304,888
\$6,708,660

Surplus.....\$686,999

INCOME DURING 1870.

Premium Receipts.....\$3,275,454
Other.....355,227
\$3,630,681

EXPENDITURES.

Death Claims and Endowments.....\$931,369
Policy Claims and Surrenders.....20,495
Dividends to Policy-holders.....427,351
All other Expenditures.....677,525
\$2,056,740

Surplus.....\$1,573,941

Total Losses Paid.....\$2,896,027. Average Am't of Pol. in force.....\$2,965

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of N. Y., \$20,000 with State Treasurer of Tenn., \$30,000 with State Treasurer of Va., and \$10,000 with State Treas. of Alabama for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$25,000. The risks of the "Eagle Life and Health Ins. Co." were assumed in 1853.

LIFE ASSOCIATION OF AMERICA,

307 North 5th St., St. Louis, Mo.

INCORPORATED JUNE 15, 1868.

FIRST POLICY ISSUED JUNE 16, 1868.

DURATION OF CHARTER, 999 YEARS.

JAS. H. BRITTON, President.

WM. HANLEY, Sec'y and Act'y.

HENRY W. HOUGH, Vice-Pres't.

J. N. PRITCHARD, Treas.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	669	\$4,708,000	.....	\$258,205	.....	.....
1869	4123	26,284,400	\$1,111,103	1,312,789	\$67,515	.....
1870	5816	39,317,073	2,225,358	2,643,067	211,126	\$75,598

Policies in force Jan. 1, 1871.....7,799. Amount Insured.....\$45,655,740

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$2,643,067
\$2,643,067

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$2,225,358
Other Liabilities, exclusive of Capital.....142,712
\$2,368,070
Surplus.....\$274,997

INCOME DURING 1870.

Premium Receipts.....\$2,174,866
Other ".....143,137
\$2,318,003

EXPENDITURES.

Death Claims and Endowments.....\$211,126
Policy Claims and Surrenders.....25,302
Dividends to Policy-holders.....75,598
All other Expenditures.....525,676
\$837,702
Surplus.....\$1,480,301

Total Losses Paid.....\$278,641. Average Am't of Pol. in force.....\$5,854

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. The Association invests its reserve in the States where derived from. All Policies are non-forfeitable after two annual premiums. The "Widows' and Orphans' Mutual Life Ins. Co." reinsured its risks with this Association. Life policies are payable at 80.

Louisiana Equitable Life Ins. Co.

142 Canal St., New Orleans, La.

INCORPORATED MAY 1, 1868.

FIRST POLICY ISSUED MAY 1, 1868.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

JOSEPH ELLISON, President.

J. W. STONE, Vice-President.

W. P. HARPER, Secretary.

Number of Policies Issued to November 1, 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	408*	\$2,070,500	\$70,842	\$264,242	\$2,000	.....

* Eighteen months' business.

Policies in force Nov. 1, 1869.....408.

Amount Insured.... \$2,070,500

ASSETS, NOV. 1, 1869.

Capital.....	\$200,000
Other Assets.....	64,242
	<hr/> \$264,242

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$70,842
Other Liabilities, exclusive of Capital.....	.....
	<hr/> \$70,842

Surplus.....\$193,400

INCOME DURING 1868-9.

Premium Receipts.....	\$119,572
Other ".....	5,710
	<hr/> \$125,282

EXPENDITURES.

Death Claims and Endowments.....	\$2,000
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	50,140
	<hr/> \$52,140

Surplus.....\$73,142

Total Losses Paid.....\$2,000.

Average Am't of Pol. in force.....\$5,075

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one and three annual premiums.

MANHATTAN LIFE INS. COMP'Y,

156 and 158 Broadway, New York.

INCORPORATED JULY 16, 1850.

FIRST POLICY ISSUED AUGUST 1, 1850.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

H. STOKES, Pres't.

J. N. STEBBINS, Act'y.

J. L. HALSEY, Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1851	953	\$1,900,345	-----	\$140,674	\$4,000	-----
1852	964	1,863,235	-----	196,963	13,900	-----
1853	626	1,392,500	-----	246,533	48,700	-----
1854	611	1,852,650	-----	319,722	40,394	\$39,446
1855	454	1,302,047	-----	380,567	72,618	-----
1856	682	1,942,800	-----	498,935	40,351	-----
1857	750	2,345,000	-----	606,509	57,863	111,616
1858	844	2,555,069	-----	708,684	88,677	-----
1859	1,025	3,149,925	-----	871,008	87,131	-----
1860	949	3,147,900	-----	1,039,821	99,421	222,747
1861	812	2,953,150	-----	1,174,800	131,407	-----
1862	1,146	3,760,100	-----	1,350,467	145,382	-----
1863	1,664	5,770,150	-----	1,548,849	153,654	375,985
1864	2,140	6,974,605	\$1,342,069*	1,991,225	194,303	-----
1865	2,555	8,699,600	1,796,099*	2,619,191	205,145	-----
1866	3,713	13,070,954	2,379,162*	3,525,878	316,287	147,562
1867	3,521	11,941,301	2,976,990*	4,391,773	400,182	182,180
1868	3,601	12,090,881	3,448,682	5,338,341	481,835	243,056
1869	2,550	7,869,818	4,180,420	6,294,529	447,881	289,654
1870	2,002	5,332,246	4,811,043	7,024,116	529,014	290,354

* Carlisle Table, 4 per cent.

Policies in force Jan. 1, 1871....13,336. Amount Insured....\$43,370,076

ASSETS, JAN 1, 1871.

Capital.....\$100,000
Other Assets.....6,824,116
\$6,924,116

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %...\$4,810,948
Other Liabilities, exclusive of Capital.....321,453
\$5,132,401

Surplus.....\$1,791,715

INCOME DURING 1870.

Premium Receipts.....\$1,671,255
Other ".....387,307
\$2,058,562

EXPENDITURES.

Death Claims and Endowments.....\$529,014
Policy Claims and Surrenders.....264,200
Dividends to Policy-holders.....290,354
All other Expenditures.....338,737
\$1,422,305

Surplus.....\$636,257
Total Losses Paid....\$3,548,155. Average Am't of Pol in force....\$3,252

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Modified Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after three annual premiums.

Maryland Life Ins. Co. of Baltimore,

10 South Street, Baltimore, Md.

INCORPORATED MARCH 10, 1864.

FIRST POLICY ISSUED JULY 12, 1865.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

GEORGE P. THOMAS, President.

CLAYTON C. HALL, Ass't Sec'y & Act'y.

A. K. FOARD, Secretary.

J. W. F. HANK, M.D., Med. Examiner.

Number of Policies Issued during the year 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'ds Paid.
1870	256	\$900,000	\$351,901	\$511,768	\$27,856	\$32,051

Policies in force Jan. 1, 1871.....1,113.

Amount Insured.....\$3,695,472

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000	
Other Assets.....	411,768	
		\$511,768
LIABILITIES.		
Net Value Pol. in force, American Experience 4½%...	\$351,901	
Other Liabilities, exclusive of Capital.....	609	
		\$352,510
Surplus.....		\$159,258

INCOME DURING 1870.

Premium Receipts.....	\$158,663	
Other ".....	24,813	
		\$183,476

EXPENDITURES.

Death Claims and Endowments.....	\$27,856	
Policy Claims and Surrenders.....	1,677	
Dividends to Policy-holders.....	22,051	
All other Expenditures.....	34,309	
		\$85,893
Surplus.....		\$97,583

Total Losses Paid.....\$80,000.

Average Am't of Pol. in force....\$3,320

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Maryland for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two and three annual premiums.

Massachusetts Hospital Life Ins. Co.

50 State Street, Boston, Mass.

INCORPORATED FEB. 14, 1818.

COMMENCED BUSINESS 1823.

CASH CAPITAL \$500,000.

CHARTER PERPETUAL.

GEO. W. LYMAN, President.

CYRUS E. HALE, Secretary.

GEO. F. BIGELOW, Actuary.

Number of Policies Issued each year since 1866.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4%	Gross Assets.	Losses Paid.	Divid'ns Paid.
1866	---	-----	\$12,604	\$561,169	-----	-----
1867	2	\$4,000	13,177	588,688	-----	-----
1868	---	-----	8,333	787,769	\$5,000	-----
1869	2	5,000	8,734	813,168	-----	-----

Policies in force Jan. 1, 1870.....11.

Amount Insured.....\$26,500

ASSETS, JAN. 1, 1871.

Capital.....	\$500,000
Other Assets.....	313,168
	<u>\$813,168</u>

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....	\$8,734
Other Liabilities, exclusive of Capital.....	105,844
	<u>\$114,578</u>
Surplus.....	\$698,590

INCOME DURING 1869.

Premium Receipts.....	\$699
Other ".....	63,559
	<u>\$64,258</u>

EXPENDITURES.

Death Claims and Endowments.....	-----
Policy Claims and Surrenders.....	-----
Dividends to Stock-holders.....	\$50,000
All other Expenditures.....	61,692
	<u>\$111,692</u>
Surplus.....	-----

Total Losses Paid..... Average Am't of Pol. in force..... \$2,409

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon tables of mortality reconstructed and revised in November, 1845, from a comparison of various English Tables with the Company's own experience. One-third of the profits go to the Mass. Gen'l Hospital, the balance to the stock-holders. In addition to its Life business, it also holds deposits in trust, which forms its principal business.

Massachusetts Mutual Life Ins. Co.

Main Street, Springfield, Mass.

INCORPORATED MAY 15, 1851.

FIRST POLICY ISSUED AUG. 1, 1851.

CHARTER PERPETUAL.

C. RICE, Pres. E. W. BOND, Vice-Pres. C. McL. KNOX, Sec. J. W. MASON, Act'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1852	312	-----	-----	\$105,031	-----	-----
1853	223	-----	-----	108,397	-----	-----
1854	202	-----	-----	116,705	-----	-----
1855	339	-----	-----	126,234	-----	-----
1856	409	-----	-----	150,475	-----	-----
1857	388	-----	-----	184,202	-----	-----
1858	384	-----	-----	220,960	-----	-----
1859	822	-----	-----	271,298	-----	-----
1860	950	\$2,013,100	\$218,854*	343,313	\$37,700	-----
1861	821	-----	-----	440,581	-----	\$53,617½
1862	603	-----	-----	475,095	-----	-----
1863	771	-----	-----	604,898	-----	-----
1864	1,974	4,879,000	599,121*	912,681	115,650	-----
1865	2,561	6,783,525	870,909*	1,286,502	100,750	-----
1866	2,953	7,480,700	1,275,343*	1,481,497	162,537	258,450
1867	2,070	3,996,678	1,558,714*	1,857,714	175,808	-----
1868	2,713	5,739,895	1,842,892*	2,446,355	125,039	223,214
1869	3,840	8,835,880	2,283,417*	2,879,957	260,688	203,966
1870	3,881	9,474,864	3,061,284	3,419,304	279,300	118,148

* Actuaries, 4 per cent. ½ 1st Div.

Policies in force Jan. 1, 1871.....14,133. Amount Insured.... \$32,618,597

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets..... \$3,419,304

\$3,419,304

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.. \$3,061,284
Other Liabilities, exclusive of Capital..... 145,583

\$3,206,867

Surplus..... \$212,437

INCOME DURING 1870.

Premium Receipts \$1,143,128
Other " 175,840

\$1,318,968

EXPENDITURES.

Death Claims and Endowments..... \$279,300
Policy Claims and Surrenders..... 166,863
Dividends to Policy-holders..... 181,148
All other Expenditures..... 237,439

\$864,750

Surplus..... \$454,218

Total Losses Paid...\$1,530,400. Average Am't of Pol. in force....\$2,308

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Mass. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable by the State law of Mass.

Merchants' Life Insurance Comp'y,

257 Broadway, New York.

INCORPORATED 1869.

FIRST POLICY ISSUED APRIL 15, 1870.

CASH CAPITAL, \$144,000.

CHARTER PERPETUAL.

B. F. BEEKMAN, President.

JAS. A. TABER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4 $\frac{1}{2}$ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1870	582	\$1,241,600	\$32,159	\$160,367	.....	.....

Policies in force Jan. 1, 1871.....528. Amount Insured.....\$1,139,600

ASSETS, JAN. 1, 1871.

Capital.....	\$144,000
Other Assets.....	16,367
	<u>\$160,367</u>

LIABILITIES.

Net Value Pol. in force. Estimated.....	\$32,159
Other Liabilities, exclusive of Capital.....	12,492
	<u>\$44,651</u>
Surplus.....	\$115,716

INCOME DURING 1870.

Premium Receipts.....	\$26,917
Other ".....	4,941
Additional Stock received in cash.....	44,000
	<u>\$75,858</u>

EXPENDITURES.

Death Claims and Endowments.....	.....
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	\$52,824
	<u>\$52,824</u>
Surplus.....	\$23,034

Total Losses Paid.....	Average Am't of Pol. in force....	\$2,154
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The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dept't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two annual premiums.

Metropolitan Life Insurance Co.

319 Broadway, New York.

Incorporated May 5, 1866, as the "National Travelers' Insurance Co.," for Accident Insurance. Life Branch organized April 9, 1867. First Policy Issued June 17, 1867. Name changed to the "Metropolitan Life" March 28, 1868. Accident Insurance discontinued April 1, 1868.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

JOSEPH F. KNAPP, President.

JOHN R. HEGEMAN, Vice-President.

WM. J. COMLY, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1867	403	979,404	\$13,585*	\$319,194	-----	-----
1868	1,447	4,340,900	156,370	400,047	\$5 000	-----
1869	2,930	4,856,839	326,535	594,505	20,500	\$1,636
1870	9,113	11,078,199	680,245	833,914	55,918	57,878

* English Life, No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....9,331. Amount Insured...\$13,335,108

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	633,914	
		\$833,914

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$680,245	
Other Liabilities, exclusive of Capital.....	47,722	
		\$727,967
Surplus.....		\$105,947

INCOME DURING 1870.

Premium Receipts.....	\$416,117	
Other ".....	27,558	
		\$443,675

EXPENDITURES.

Death Claims and Endowments.....	\$55,918	
Policy Claims and Surrenders.....	2,023	
Dividends to Policy-holders.....	57,878	
All other Expenditures.....	173,060	
		\$288,879
Surplus.....		\$154,796

Total Losses Paid.....\$81,418. Average Am't of Pol. in force....\$1,429

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at $4\frac{1}{2}\%$ per cent. \$125,000 is deposited with the Ins. Dept. of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after three annual premiums.

Michigan Mutual Life Ins. Comp'y,

93 Griswold Street, Detroit, Mich.

INCORPORATED JULY 10, 1867.

FIRST POLICY ISSUED NOV. 12, 1867.

CAPITAL, \$150,000 (CASH, \$100,000).

CHARTER PERPETUAL.

JOHN J. BAGLEY, President.

JOHN S. LEGETT, Secretary.

JACOB S. FARRAND, Vice-President.

J. C. WATSON, Actuary.

LYMAN M. THAYER, Gen'l Agent.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1867-8	529	\$1,001,412	-----	\$34,604*	\$2,500	-----
1869	:842	1,500,500	\$50,937	116,386†	3,500	\$593
1870	1,049	1,694,600	98,381	219,842§	16,640	6,082

* Including \$15,000 paid-up capital.

† " 51,509 " "

‡ " 100,000 " "

Policies in force Jan. 1, 1871....1,674. Amount Insured.....\$3,021,065

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000
Other Assets.....	119,842
	<u>\$219,842</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$98,381
Other Liabilities, exclusive of Capital.....	6,128
	<u>\$104,509</u>
Surplus.....	<u>\$115,333</u>

INCOME DURING 1870.

Premium Receipts.....	\$84,414
Other ".....	10,181
	<u>\$94,595</u>

EXPENDITURES.

Death Claims and Endowments.....	\$16,640
Policy Claims and Surrenders.....	1,633
Dividends to Policy-holders.....	6,082
All other Expenditures.....	44,488
	<u>\$68,843</u>
Surplus.....	<u>\$25,752</u>

Total Losses Paid.....\$22,640. Average Am't of Pol. in force....\$1,805

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Michigan for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one annual premium.

Minnesota Mutual Life Ins. Co. of St. Paul,

Cor. Third and Jackson Sts., St. Paul, Minn.

INCORPORATED MARCH 1, 1856.

FIRST POLICY ISSUED JAN. 12, 1870.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

H. H. SIBLEY, President.

E. D. B. PORTER, Secretary.

J. C. GREEN, Vice-President.

D. A. MONFORT, Treasurer.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1870	326	\$703,700	\$10,000*	\$137,460	\$6,000	.....

* Estimated.

Policies in force Jan. 1, 1871.....326. Amount Insured... ..\$703,700

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000	
Other Assets.....	37,460	
		\$137,460

LIABILITIES.

Net Value Pol. in force, Estimated.....	\$10,000	
Other Liabilities, exclusive of Capital.....		
		\$10,000
Surplus.....		\$127,460

INCOME DURING 1870.

Premium Receipts.....	\$27,706	
Other ".....	266	
		\$27,972

EXPENDITURES.

Death Claims and Endowments.....	\$6,000	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....	10,000	
		\$16,000
Surplus.....		\$11,972

Total Losses Paid.....\$6,000. Average Am't of Pol. in force.....\$2,159

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Minnesota for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Mississippi Valley Life Ins. Comp'y,

Third Street, Louisville, Ky.

INCORPORATED MARCH, 1866.

FIRST POLICY ISSUED AUGUST, 1867.

CASH CAPITAL, \$137,400.

CHARTER PERPETUAL.

J. W. FINNELL, President.

GEO. PHILLIPS, Vice-President.

CHAS. F. FECHTER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867-8	852	\$3,397,235	-----	\$273,330	\$23,500	-----
1869	771	2,661,475	\$231,204*	432,580	9,000	-----
1870	---	-----	-----	-----	-----	-----

* Total liabilities.

Policies in force Jan. 1, 1870.....1,062. Amount Insured.....\$4,432,055

ASSETS, JAN. 1, 1871.

Capital.....	\$137,400
Other Assets.....	295,580
	<hr/> \$432,980

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%... }	\$231,204
Other Liabilities, exclusive of Capital..... }	
	<hr/> \$231,204
Surplus.....	\$201,776

INCOME DURING 1869.

Premium Receipts.....	\$218,989
Other ".....	3,587
	<hr/> \$222,576

EXPENDITURES.

Death Claims and Endowments.....	\$9,000
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures.....	62,636
	<hr/> \$71,636
Surplus.....	\$150,940

Total Losses Paid..... \$32,500. Average Am't of Pol. in force ...\$4,173

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Kentucky, and \$20,000 with the State Treasurer of Tennessee for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies issued are "Registered" and endorsed by the State of Kentucky, the net value being deposited with the State Treasurer.

Missouri Mutual Life Ins. Comp'y,

Fourth cor. Olive Street, St. Louis, Mo.

INCORPORATED AUG., 1867.

FIRST POLICY ISSUED SEPT. 14, 1867.

CASH CAPITAL, \$125,000. DURATION OF CHARTER, 99 YEARS.

ARTHUR B. BARRET, President.

B. W. ALEXANDER, Vice-President.

CHARLES CLARK, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'ds Paid.
1867	60	\$156,000	-----	\$109,251	-----	-----
1868	141	382,500	-----	142,276	-----	-----
1869	352	1,509,500	\$84,637	218,761	\$13,000	-----
1870	702	2,343,555	150,144	294,235	11,000	\$3,001

Policies in force Jan. 1, 1871. . . 1,015. Amount Insured. . . . \$3,384,568

ASSETS, JAN. 1, 1871.

Capital. \$125,000
Other Assets 169,235
\$294,235

LIABILITIES.

Net Value Pol. in force, American Experience, 4½% . . . \$150,144
Other Liabilities, exclusive of Capital. 12,849
\$162,993

Surplus. \$131,242

INCOME DURING 1870.

Premium Receipts. \$121,424
Other " 15,884
\$137,308

EXPENDITURES.

Death Claims and Endowments. \$11,000
Policy Claims and Surrenders. 10,646
Dividends to Policy-holders. 3,001
All other Expenditures. 41,690
\$66,337

Surplus. \$70,971

Total Losses Paid. . . . \$24,000. Average Am't of Pol. in force. . . \$3,334

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. for participating, and 6 per cent. for non-participating. \$100,000 is deposited with the Ins. Dep't of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. Policies are non-forfeitable after one and two annual premiums. The "Seven per cent. interest" Plan is original with this Company.

Missouri Valley Life Insurance Co.

228 Delaware St., Leavenworth, Kansas.

INCORPORATED AUG. 28, 1867.

FIRST POLICY ISSUED NOV. 11, 1867.

CAPITAL, \$500,000 (CASH, \$451,000).

CHARTER PERPETUAL.

H. D. MACKAY, President.

J. I. JONES, Ass't Sec'y.

D. M. SWAN, Vice-President.

H. L. NEWMAN, Treas.

GEO. A. MOORE, Secretary.

H. A. CALKINS, Gen'l Agent.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1867-8	341	\$843,000	\$14,449	\$207,277	-----	-----
1869	718	1,825,000	85,547	510,660	\$2,500	-----
1870	1,400	3,713,833	218,839	692,397	10,557	\$8,467

Policies in force Jan. 1, 1871....1,673.

Amount Insured ...\$4,582,559

ASSETS, JAN. 1, 1871.

Capital.....\$451,000

Other Assets.....241,397

\$692,397

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$218,839

Other Liabilities, exclusive of Capital.....9,079

\$227,918

Surplus.....\$464,479

INCOME DURING 1870.

Premium Receipts.....\$171,202

Other ".....20,759

\$191,961

EXPENDITURES.

Death Claims and Endowments.....\$10,557

Policy Claims and Surrenders.....117

Dividends to Policy-holders.....8,464

All other Expenditures.....58,818

\$77,956

Surplus.....\$114,005

Total Losses Paid.....\$13,057.

Average Am't of Pol. in force ...\$2,739

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Auditor of Kansas and \$20,000 with the State Comptroller of Tennessee for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums. A charter incorporating the "Missouri Valley Life Ins. Co." of Mo., was procured from the State of Missouri, March 6, 1866. No policies were issued under this charter, and on Jan. 8, 1869, it was consolidated with this Company.

Mound City Mutual Life Ins. Co. of St. Louis, Mo.

213 & 215 North 3d St., St. Louis, Mo.

INCORPORATED MAY 16, 1868.

FIRST POLICY ISSUED JUNE 10, 1868.

CASH CAPITAL, \$150,000. DURATION OF CHARTER, 99 YEARS.

JAMES B. EADS, President.

S. W. LOMAX, Secretary.

A. M. BRITTON, Vice-President.

C. G. McHATTON, Gen'l Agent.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Exp. 4 %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1868-9	1,775	\$7,100,000	\$98,508	\$306,909	\$12,000	-----
1870	1,228	5,060,800	291,886	520,539	62,769	\$8 148

Policies in force Jan. 1, 1871.....2,054. Amount Insured.....\$10,640,688

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000
Other Assets.....	370,539
	<u>\$520,539</u>

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$291,886
Other Liabilities, exclusive of Capital.....	62,028
	<u>\$353,914</u>
Surplus.....	\$166,625

INCOME DURING 1870.

Premium Receipts.....	\$380,451
Other ".....	46,939
	<u>\$427,390</u>

EXPENDITURES.

Death Claims and Endowments.....	\$62,769
Policy Claims and Surrenders.....	72
Dividends to Policy-holders.....	8,148
All other Expenditures.....	148,876
	<u>\$219,865</u>
Surplus.....	\$207,525

Total Losses Paid.....\$74,769. Average Am't of Pol. in force....\$5 180

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Insurance Department of Missouri for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one annual premium.

Mutual Life Insurance Co. of Baltimore,

17 South Street, Baltimore.

INCORPORATED 1858.

FIRST POLICY ISSUED MARCH 10, 1870.

GUARANTEE CAPITAL, \$100,000.

CHARTER PERPETUAL.

B. G. HARRIS, President.

JAMES H. COX, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1870	312	\$601,300	\$10,000*	\$111,564	.....	.....

* Estimated.

Policies in force Jan. 1, 1871.... 312. Amount Insured..... \$601,300

ASSETS, JAN. 1, 1871.

Capital	\$100,000	
Other Assets	11,564	
		\$111,564

LIABILITIES.

Net Value Pol. in force, Estimated.....	\$10,000	
Other Liabilities, exclusive of Capital.....		
		\$10,000
Surplus		\$101 564

INCOME DURING 1870.

Premium Receipts.....	\$23,418	
Other "		
		\$23,418

EXPENDITURES.

Death Claims and Endowments.....		
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....	\$11,854	
		\$11,854
Surplus		\$11 564

Total Losses Paid..... Average Amount of Pol. in force.. \$1,927

The business of this Company is conducted on the " Mutual " Plan. Plan of Dividends not determined as yet. The largest amount insured on any one life is \$5,000. All policies are non-forfeitable after two annual premiums.

Mutual Life Insurance Co. of Chicago,

79 & 81 Fifth Avenue, Chicago, Ill.

Incorporated as the "Northwestern Mutual Life Ins. Co." Feb. 15, 1865.
 Changed to its present name Feb. 25, 1867. First Policy
 Issued April 5, 1865.

CASH CAPITAL, \$101,500.

CHARTER PERPETUAL.

MERRILL LADD, President.

STEWART MARKS, Secretary.

E. R. PAUL, Vice-President.

IRA Y. MUNN, Treasurer.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1865	288	\$518,100	-----	-----	\$1,000	-----
1866	779	1,378,200	-----	-----	8,000	-----
1867	1,143	1,855,548	\$131,813*	\$311,523	8,000	-----
1868	1,854	3,177,160	232,858*	400,697	17,000	\$5,755
1869	2,254	3,568,138	433,497*	509,675	21,951	18,989
1870	2,045	2,871,947	448,494	560,873	19,000	21,172

* Actuaries, 4 per cent.

Policies in force Jan. 1, 1871.....3,756. Amount Insured.....\$4,883,246

ASSETS, JAN. 1, 1871.

Capital.....\$101,500
 Other Assets.....459,373
 \$560,873

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$448,494
 Other Liabilities, exclusive of Capital.....16,109
 \$464,603
 Surplus.....\$96,270

INCOME DURING 1870.

Premium Receipts.....\$363,075
 Other ".....48,095
 \$411,170

EXPENDITURES.

Death Claims and Endowments.....\$19,000
 Policy Claims and Surrenders.....7,768
 Dividends to Policy-holders.....21,172
 All other Expenditures.....97,473
 \$145,413
 Surplus.....\$265,757

Total Losses Paid.....\$75,951. Average Am't of Pol. in force...\$1,580

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$105,000 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums. Life Policies are payable at 85.

Mutual Life Ins. Co. of New York,

144 Broadway, New York.

INCORPORATED APRIL 12, 1842.

FIRST POLICY ISSUED FEB. 1, 1843.

CHARTER PERPETUAL.

F. S. WINSTON, Pres.

E. A. McCURDY, Vice-Pres.

J. M. STUART, Sec.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Exp. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1843	470	\$1,640,718	-----	\$32,311	-----	-----
1844	616	1,968,922	-----	97,273	\$18,000	-----
1845	1,047	2,858,817	-----	215,572	18,100	-----
1846	1,086	2,594,195	-----	327,957	69,400	-----
1847	1,466	3,756,603	\$195,236	563,968	71,150	\$355,643
1848	1,505	3,427,428	-----	755,473	98,232	-----
1849	1,705	4,074,490	-----	1,023,939	181,726	-----
1850	1,363	3,103,200	-----	1,298,388	160,955	-----
1851	978	2,284,344	-----	1,627,656	174,584	-----
1852	1,060	2,967,133	1,437,035	2,018,776	214,429	576,356
1853	1,260	3,676,744	-----	2,543,302	177,176	-----
1854	1,568	4,720,600	-----	2,850,077	316,510	-----
1855	1,698	5,498,545	-----	3,309,086	312,701	-----
1856	2,041	5,878,457	-----	3,990,730	298,921	-----
1857	1,863	5,852,087	3,444,900	4,685,909	317,043	1,140,995
1858	1,728	5,476,230	-----	5,374,933	341,503	-----
1859	1,721	5,343,325	-----	6,233,517	362,518	-----
1860	1,701	5,051,291	-----	7,237,989	345,697	-----
1861	1,221	3,816,325	-----	8,086,261	351,185	162,621
1862	1,833	4,812,750	5,650,229	9,225,120	447,899	3,000,000
1863	2,842	8,594,175	-----	10,384,676	561,654	-----
1864	4,216	14,336,395	-----	12,235,408	686,236	-----
1865	8,600	31,394,507	11,503,996	14,885,279	723,173	2,975,389
1866	15,258	53,480,330	16,392,891	19,311,367	998,829	2,124,000
1867	18,630	59,690,906	22,012,286	25,319,319	1,186,852	2,370,318
1868	16,420	50,608,835	28,753,512	31,834,389	1,387,894	2,755,763
1869	12,360	32,815,319	34,992,245	37,569,103	2,100,476	1,965,420
1870	12,493	33,458,217	41,108,180	44,465,931	2,261,504	2,571,025

Policies in force Jan 1, 1871, . . . 71,319. Amount Insured, . . . \$242,018,754
ASSETS, JAN. 1, 1871.

Capital, . . .
Other Assets, . . . \$44,465,931

LIABILITIES.

Net Value Policies in force, American Experience, 4 per cent., . . . \$41,108,180
Other Liabilities, exclusive of Capital, . . . 500,853

Surplus, . . . \$2,656,898

INCOME DURING 1870.

Premium Receipts, . . . \$12,169,717
Other . . . 2,477,773

EXPENDITURES.

Death Claims and Endowments, . . . \$2,303,071
Policy Claims and Surrenders, . . . 1,256,112
Dividends to Policy-holders, . . . 2,548,695
All other Expenditures, . . . 1,338,878

Surplus, . . . \$7,170,834

Total Losses Paid, . . . \$11,855,342. Average amount of Pol. in force, . . . \$3,393

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$120,000 is deposited with the Ins. Dep't of N. Y. for the benefit of policy-holders. The largest amount of Insurance carried on any one life is \$20,000. All policies are non-forfeitable after one and two annual premiums.

Mutual Benefit Life Insurance Co.

752 Broad Street, Newark, N. J.

INCORPORATED JAN. 31, 1845.

FIRST POLICY ISSUED APRIL, 1845.

CHARTER PERPETUAL.

L. C. GROVER, Pres't. E. N. CONGAR, Vice-Pres't. E. A. STRONG, Sec'y.
BENJ. C. MILLER, Treas. AMZI DODD, Act'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1845	693	.....	.....	.....	.....	.....
1846	2,316	.....	.....	\$198,725	.....	.....
1847	1,847	.....	.....	444,315	.....	\$14,676
1848	1,406	.....	.....	673,363	.....	54,241
1849	1,509	.....	.....	935,945	.....	80,785
1850	747	.....	.....	1,192,442	.....	84,159
1851	499	.....	.....	1,381,009	.....	101,959
1852	496	.....	.....	1,559,092	.....	121,501
1853	512	.....	.....	1,774,005	.....	124,729
1854	463	.....	.....	2,033,859	.....	130,461
1855	446	.....	.....	2,230,005	.....	134,898
1856	473	.....	.....	2,484,512	.....	139,045
1857	587	.....	.....	2,743,326	.....	160,849
1858	913	.....	.....	3,001,921	.....	147,786
1859	1,566	.....	.....	3,400,582	.....	156,588
1860	1,435	\$4,824,860	\$2,348,563*	3,812,559	\$268,567	181,997
1861	894	.....	.....	4,109,353	.....	212,198
1862	1,740	.....	.....	4,439,232	.....	273,097
1863	3,511	.....	.....	5,285,736	.....	305,245
1864	7,093	22,174,218	3,636,697*	7,124,279	413,534	369,912
1865	6,820	24,970,856	5,230,308*	9,049,540	631,256	527,225
1866	7,195	26,757,063	6,919,470*	11,627,985	869,221	847,185
1867	6,155	21,540,533	8,798,145*	14,391,258	845,584	1,108,189
1868	7,800	32,371,690	10,978,308	16,547,107	1,072,225	1,237,483
1869	5,530	21,779,800	13,157,039	19,422,208	1,123,393	1,259,751
1870	3,731	12,997,110	15,711,010	22,012,633	1,397,537	1,610,205

* Carlisle Table, 4 per cent.

Policies in force Jan. 1, 1871, . . . 37,298. Amount Insured, . . . \$130,904,083

ASSETS, JAN. 1, 1871.

Capital, . . . \$22,012,633
Other Assets, . . . \$22,012,633

LIABILITIES.

Net Value Pol. in force, American Experience, 4 1-2 per cent., . . . \$16,711,010
Other Liabilities, exclusive of Capital, . . . 3,456,817

Surplus, . . . \$2,844,206

INCOME DURING 1870.

Premium Receipts, . . . \$5,604,438
Other . . . 1,254,109

EXPENDITURES.

Death Claims and Endowments, . . . \$1,416,657
Policy Claims and Surrenders, . . . 341,634
Dividends to Policy-holders, . . . 1,610,206
All other Expenditures, . . . 716,423

Surplus, . . . \$2,763,628

Total Losses Paid, . . . \$9,628,172. Average Amount of Pol. in force, . . . \$3,510

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle" Table, interest principally at 4 per cent. \$100,000 is deposited with the State Treas. of New Jersey for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two annual premiums.

Mutual Protection Life Assurance Society,

162 & 164 Broadway, New York.

INCORPORATED JULY 10, 1868.

FIRST POLICY ISSUED JULY 23, 1868.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

A. W. MORGAN, President.

S. T. W. SANDFORD, Vice-President.

F. A. FREEMAN, Secretary.

Number of Policies Issued each year since Organization.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	720	\$2,334,807	\$47,218	\$179,515	-----	-----
1869	1612	4,102,266	183,452	255,616	\$31,500	-----
1870	1715	4,492,126	268,927	370,174	37,755	\$2,235

Policies in force Jan. 1, 1871.....2,102. Amount Insured.....\$5,582,175

ASSETS, JAN. 1, 1871.

Capital.....\$100,000
Other Assets.....270,174
\$370,174

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$\$268,927
Other Liabilities, exclusive of Capital.....23,833
\$292,760
Surplus.....\$78,414

INCOME DURING 1870.

Premium Receipts.....\$222,352
Other ".....9,150
\$231,502

EXPENDITURES.

Death Claims and Endowments.....\$37,755
Policy Claims and Surrenders.....
Dividends to Policy-holders.....2,235
All other Expenditures.....107,678
\$147,668
Surplus.....\$83,834

Total Losses Paid.....\$69,255. Average Am't of Pol. in force...\$2,655

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon Tables constructed by Prof. Gill, with interest at 4 per cent. \$100,000 is deposited with the Ins. Dept. of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

National Life Ins. Co. of Chicago,

109 Monroe St., Chicago, Ill.

Incorporated Feb. 16, 1865, as "National Accident and Life," at Decatur, Ill. Charter amended Feb. 21, 1867, changing name as above, and locating the Company at Chicago. First Policy Issued June 7, 1870.

CAPITAL, \$250,000 (CASH, \$135,000). CHARTER PERPETUAL.

BENJ. LOMBARD, President.

S. A. BRIGGS, Treasurer.

FERNANDO JONES, Vice-President.

H. G. TEED, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1870	2,998	\$3,038,000	\$76,767	\$271,036	\$2,000	-----

Policies in force Jan. 1, 1871.....2,998. Amount Insured.....\$3,038,000

ASSETS, JAN. 1, 1871.

Capital.....	\$250,000	
Other Assets.....	21,036	
		\$271,036

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$76,767	
Other Liabilities, exclusive of Capital.....	1,477	
		\$78,244
Surplus.....		\$192,792

INCOME DURING 1870.

Premium Receipts.....	\$46,003	
Other ".....	16,492	
		\$62,495

EXPENDITURES.

Death Claims and Endowments.....	\$2,000	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....	44,214	
		\$46,214
Surplus.....		\$16,281

Total Losses Paid.....\$2,000. Average Am't of Pol. in force....\$1,013

The business of this Company is conducted on the "Proprietary" or "Stock" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 5 per cent. \$100,000 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two, and five annual premiums.

NATIONAL LIFE INSURANCE CO.

State Street, Montpelier, Vt.

Incorporated Nov. 12, 1848, as the "National Life Ins. Co. of the U. S." Changed to its present name Oct. 27, 1858. First Policy Issued Feb. 1, 1850. Charter Perpetual.

J. DEWEY, Pres. C. DEWEY, Vice-Pres. G. W. REED, Sec. E. DEWEY, Act'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid's Paid.
1850	384	\$465,700	-----	\$8,646	\$1,000	-----
1851	264	394,780	-----	16,177	6,700	-----
1852	284	252,250	-----	28,088	6,400	-----
1853	272	293,600	-----	44,742	6,800	-----
1854	180	220,150	-----	62,028	6,500	-----
1855	154	205,711	-----	75,157	11,600	-----
1856	326	491,991	-----	100,032	8,252	-----
1857	299	451,150	-----	122,915	15,777	-----
1858	176	282,215	-----	155,994	9,460	-----
1859	255	376,700	\$111,877	195,759	7,619	-----
1860	281	444,200	166,240	228,165	19,175	-----
1861	128	195,200	182,192	254,707	26,413	-----
1862	170	249,700	198,433	292,549	25,787	-----
1863	248	388,550	226,299	348,592	15,307	-----
1864	468	720,600	264,234	405,035	40,313	-----
1865	461	903,300	327,686	439,127	19,400	-----
1866	449	925,555	404,733	518,541	46,915	-----
1867	343	630,153	458,912	628,864	37,471	-----
1868	300	564,299	527,972	738,255	35,861	-----
1869	353	694,530	607,580	857,369	40,100	-----
1870	876	1,920,233	690,133	953,113	59,100	\$242,568½

½ Total amount.

Policies in force Jan. 1, 1871. . . . 3,225. Amount Insured . . . \$6,109,326

ASSETS, JAN 1, 1871.

Capital
Other Assets \$1,011,972

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 % . . . \$690,133
Other Liabilities, exclusive of Capital 16,943 \$707,076

Surplus \$304,896

INCOME DURING 1870.

Premium Receipts \$190,708
Other " 64,760 \$255,468

EXPENDITURES.

Death Claims and Endowments \$59,100
Policy Claims and Surrenders 16,934
Dividends to Policy-holders 36,788
All other Expenditures 46,901 \$159,723

Surplus \$95,745

Total Losses Paid . . . \$445,950 Average Am't of Pol. in force . . . \$1,895

The business of this Company is conducted on the "Purely Mutual" Plan. No Dividends are paid unless the assured lives to pay five premiums, when dividends are paid on each back premium, and annually thereafter. If the assured lives the expectation of life, an extra dividend is also paid, which will reduce all future premiums and shortly after there will be no premiums to pay. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$103,500 is deposited with the State Treasurer of Vermont for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after three annual premiums. This Company also issues Endowment Policies at Life rates. The Life premium is compounded at 4 per cent interest, and if the assured lives the policy is payable at the end of his expectation of life, or at death, should it occur sooner. No dividends are paid on this plan.

National Life Ins. Co. of New York,

212 Broadway, New York.

Incorporated April 25, 1863, as the "National Union Life and Limb Ins. Co. of New York."
 Name changed to the "Mutual Life and Travelers' Ins. Co. of N. Y." April 1, 1865.
 Name again changed to the "National Life and Travelers' Ins. Co. of New York" April 14, 1865. Again changed April 23, 1867, to its present name. First Policy Issued October 26, 1864.

CASH CAPITAL, \$150,000.

CHARTER PERPETUAL.

EDWARD A. JONES, President.

JOHN A. MORTIMER, Secretary.

J. O. HALSEY, Vice-President.

CHAS. G. PEARSON, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid's Paid.
1864	17	\$32,500	-----	\$116,325	-----	-----
1865	482	1,357,900	\$40,574*	182,309	\$1,482	-----
1866	707	2,011,532	62,019*	206,707	22,133	-----
1867	1016	2,761,803	132,191†	292,388	19,500	-----
1868	1321	3,558,234	251,430	439,578	34,700	\$3,683
1869	2644	5,436,913	538,430	741,156	32,834	15,898
1870	2523	3,908,766	620,000	879,348	67,879	25,653

* English Life No. 2, 6 per cent.

† English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.... 4,496. Amount Insured.....\$9,045,028

ASSETS, JAN. 1, 1871.

Capital.....\$150,000
 Other Assets.....729,348
 \$879,348

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$620,000
 Other Liabilities, exclusive of Capital.....64,126
 \$684,126

Surplus.....\$195,222

INCOME DURING 1870.

Premium Receipts.....\$481,295
 Other ".....30,559
 \$511,854

EXPENDITURES.

Death Claims and Endowments.....\$67,879
 Policy Claims and Surrenders.....56,531
 Dividends to Policy-holders.....25,653
 All other Expenditures.....156,374
 \$306,437

Surplus.....\$205,417

Total Losses Paid.....\$178,528. Average Am't of Pol. in force...\$2,012

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of New York. The largest amount of insurance carried on any one life is \$10,000. The Company has adopted the Massachusetts Law of non-forfeiture.

National Life Ins. Co. of the U. S. of America,

WASHINGTON, D. C.,

Branch Office, 315 Chestnut St., Philadelphia, Pa.

INCORPORATED JULY 28, 1868.

FIRST POLICY ISSUED AUG. 1, 1868.

CASH CAPITAL, \$1,000,000.

CHARTER PERPETUAL.

CLARENCE H. CLARK, President.

JAY COOKE, Chairman Finance Com.

E. A. ROLLINS, Vice-Pres't, (Phila.)

E. W. PEET, Sec'y & Act'y, (Phila.)

H. D. COOKE, Vice-Pres't, (Wash.)

J. M. BUTLER, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Exp. 6 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	2,233	\$7,317,450	-----	\$1,145,843	-----	-----
1869	6,767	15,904,724	\$536,605	1,470,657	\$40,603	-----
1870	3,865	8,428,038	807,389	1,765,597	105,848	-----

Policies in force Jan. 1, 1871.....7,259.

Amount Insured....\$18,549,637

ASSETS, JAN. 1, 1871.

Capital.....	\$1,000,000
Other Assets.....	765,597
	<hr/> \$1,765,597

LIABILITIES.

Net Value Pol. in force, American Experience, 6 %.....	\$807,389
Other Liabilities, exclusive of Capital.....	15,000
	<hr/> \$822,389
Surplus.....	<hr/> \$943,208

INCOME DURING 1870.

Premium Receipts.....	\$642,796
Other ".....	96,885
	<hr/> \$739,681

EXPENDITURES.

Death Claims and Endowments.....	\$105,524
Policy Claims and Surrenders.....	19,903
Dividends to Policy-holders.....	-----
All other Expenditures.....	246,429
	<hr/> \$371,856
Surplus.....	<hr/> \$367,825

Total Losses Paid....\$146,551.

Average Am't of Pol. in force....\$2,555

The business of this Company is conducted on the "Proprietary" or "Stock" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 6 per cent. \$100,000 is deposited with the U. S. Treasury, \$35,000 with State Treasurer of Virginia, \$50,185 with the Auditor of the Dominion of Canada for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$25,000. All policies are non-forfeitable after two and three annual premiums.

National Capitol Life Insurance Co.

1107 Pennsylvania Avenue, Washington, D. C.

Incorporated March 2, 1867, as a "Life, Health and Accident Co." Re-organized May 1, 1868. First Life Policy Issued July 10, 1868.

CAPITAL, \$300,000 (CASH, \$150,000). CHARTER PERPETUAL.

MATTHEW G. EMERY, President.

H. G. WILSON, Vice-President.

JOHN B. PATTERSON, Sec'y and Treas.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	63	\$176,000	-----	\$297,197	-----	-----
1869	99	231,796	\$8,500	298,148	-----	-----
1870	277	1,702,185	75,000	390,494	-----	-----

Policies in force Jan. 1, 1871....308.

Amount Insured.....\$1,693,781

ASSETS, JAN. 1, 1871.

Capital.....	\$150,000
Other Assets.....	240,494
	<u>\$390,494</u>

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %...	\$75,000
Other Liabilities, exclusive of Capital.....	5,500
	<u>\$80,500</u>
Surplus.....	<u>\$313,994</u>

INCOME DURING 1870.

Premium Receipts.....	\$65,904
Other ".....	7,183
	<u>\$73,087</u>

EXPENDITURES.

Death Claims and Endowments.....	-----
Policy Claims and Surrenders.....	\$515
Dividends to Policy-holders.....	29,017
All other Expenditures.....	-----
	<u>\$29,532</u>

Surplus.....\$43,555

Total Losses Paid..... Average Am't of Pol. in force....\$5,999

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$102,000 is deposited with the U. S. Treasurer at Washington, D. C., for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one annual premium. When deemed advisable, Local Boards of Trustees are formed in places where agencies are established, who supervise the management of the business in their respective places. All such Trustees are policy-holders.

New England Mutual Life Ins. Co.

39 State Street, Boston, Mass.

INCORPORATED APRIL 1, 1835.

FIRST POLICY ISSUED FEB. 1, 1844.

CHARTER PERPETUAL.

BENJ. F. STEVENS, President.

JOSEPH M. GIBBENS, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value. Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'as Paid.
1844	343	.....	.....	\$18,626	.....	.....
1845	459	.....	.....	63,169	.....	.....
1846	435	.....	.....	104,313	.....	.....
1847	461	.....	.....	170,339	.....	.....
1848	413	.....	.....	223,995	.....	\$45,890
1849	557	.....	.....	258,673	.....	.....
1850	335	.....	.....	344,611	.....	.....
1851	343	.....	.....	433,416	.....	.....
1852	488	.....	.....	539,301	.....	.....
1853	502	.....	.....	649,380	.....	141,146
1854	453	.....	.....	629,827	.....	.....
1855	516	.....	.....	768,984	.....	.....
1856	666	.....	.....	964,418	.....	.....
1857	532	.....	.....	1,144,856	.....	.....
1858	826	.....	.....	1,254,476	.....	312,000
1859	1,007	.....	.....	1,342,856	.....	.....
1860	1,383	\$3,905,250	\$1,411,467*	1,706,700	\$93,402	.....
1861	1,000	.....	.....	1,851,117	.....	.....
1862	1,364	.....	.....	2,372,946	.....	.....
1863	1,607	.....	.....	2,486,239	.....	788,000
1864	1,795	5,503,750	2,449,140*	3,098,096	243,150	.....
1865	2,677	8,501,394	3,040,088*	3,763,828	312,786	.....
1866	5,542	15,635,175	3,516,889*	5,067,383	287,300	452,470
1867	4,183	13,525,212	4,780,000*	6,220,942	366,100	702,459
1868	5,518	16,378,355	5,225,000†	7,487,284	499,000	.....
1869	4,768	13,213,819	6,936,865†	8,432,731	705,669	690,223
1870	3,563	8,979,361	8,400,000	9,685,482	708,000	470,791

* Actuaries, 4 per cent.

† American Exp., 4 1-2 per cent.

Policies in force Jan. 1, 1871,	22,741.	Amount Insured.	\$67,868,057
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ASSETS, JAN. 1, 1871.

Capital,		
Other Assets,	\$9,685.482	
		\$9,685.482

LIABILITIES.		
Net Value-Pol. in force, Actuaries Experience, 4 per cent.,	\$8,400,000	
Other Liabilities, exclusive of Capital,	206,850	\$8,606,850

LIABILITIES.

Net Value-Pol. in force, Actuaries Experience, 4 per cent.,	\$8,400,000	
Other Liabilities, exclusive of Capital,	206,850	\$8,606,850

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Surplus,	\$1,078,632
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INCOME DURING 1870.

INCOME DURING 1970.		
Premium Receipts,		\$2,708,592
Other "		509,301

Other	333,331	
		\$3,217,893

EXPENDITURES.

Death Claims and Endowments,	\$708,000
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Policy Claims and Surrenders,
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Dividends to Policy-holders,	470,790
All other Expenses	222,353

All other Expenditures,	892,851	\$1,571,641
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Surplus,	\$1,646,252
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Total Losses Paid,	\$4,575,469.	Average Amount of Pol. in force,	\$2,980
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The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$103,000 is deposited with the State Treasurer of Massachusetts for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable under the State Law of Massachusetts.

New Jersey Mutual Life Ins. Co.

189 Market St., Newark, N. J.

INCORPORATED MARCH 18, 1863.

FIRST POLICY ISSUED JAN. 1, 1865.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

WM. M. FORCE, President.

CHAS. H. BRINCKERHOFF, Actuary.

CHAS. C. LATHROP, Vice-Pres't.

JAS. D. ORTON, Treasurer.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'as Paid.
1865	141	\$251,400	\$5,215*	\$104,058	-----	-----
1866	716	1,876,250	46,407*	163,968	\$1,000	-----
1867	1,190	2,806,200	124,724*	308,774	-----	-----
1868	1,529	3,630,800	268,291*	439,244	46,500	-----
1869	1,239	2,886,281	340,521*	485,905	76,201	\$14,269
1870	1,418	2,907,297	487,042	610,945	59,400	22,829

* Actuaries, 5 per cent.

Policies in force Jan. 1, 1870.....3,909.

Amount Insured.....\$8,448,145

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000
Other Assets.....	510,945
	\$610,945

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$487,042
Other Liabilities, exclusive of Capital.....	-----
	\$487,042
Surplus.....	\$123,903

INCOME DURING 1870.

Premium Receipts.....	\$286,745
Other ".....	24,942
	\$311,687

EXPENDITURES.

Death Claims and Endowments.....	\$59,400
Policy Claims and Surrenders.....	11,947
Dividends to Policy-holders.....	22,839
All other Expenditures.....	70,462
	\$164,648

Surplus.....\$147,039

Total Losses Paid.....\$183,101. Average Am't of Pol. in force.....\$2,161

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "English Life" Table No. 3, interest at 5 per cent. \$100,000 is deposited with the State Treasurer of New Jersey for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one annual premium, according to a plan original with this Company. Policies are also issued on the "Tontine Dividend" Plan.

New York Life Ins. and Trust Co.

52 Wall Street, New York.

INCORPORATED MARCH 9, 1830.

FIRST POLICY ISSUED SEPT., 1830.

CASH CAPITAL, \$1,000,000.

CHARTER PERPETUAL.

DAVID THOMPSON, President.

PHILIP R. KEARNEY, Secretary.

Number of Policies Issued since 1860.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1860	21	\$52,500	.....	\$727,411	.....	.....
1861	....	.....	.....	.....	.....	.....
1862	....	.....	.....	.....	.....	.....
1863	....	.....	.....	.....	.....	.....
1864	15	20,324	\$186,565*	885,589	\$33,209	.....
1865	9	29,729	196,566*	917,068	32,288	.....
1866	6	19,000	352,810*	921,273	19,500	.....
1867	2	10,000	281,120†	1,593,598	37,856	.....
1868	....	.....	279,384	2,223,490	23,748	.....
1869	....	.....	251,958	2,094,999	29,934	.....
1870	....	.....	.....	.....	.....	.....

* Eng. Life No. 1, 5 per cent.

† Eng. Life No. 3, 5 per cent.

Policies in force Jan. 1, 1870.....129.

Amount Insured.....\$443,650

ASSETS, JAN. 1, 1870.

Capital.....\$1,000,000

Other Assets.....1,094,999

\$2,094,999

LIABILITIES.

Net Value Pol. in force, American Experience 4½ %... \$251,958

Other Liabilities, exclusive of Capital..... 2,000

\$253,958

Surplus.....\$1,841,041

INCOME DURING 1869.

Premium Receipts.....\$26,910

Other ".....31,955

\$58,865

EXPENDITURES.

Death Claims and Endowments.....\$29,932

Policy Claims and Surrenders..... 6,827

Dividends to Policy-holders.....

All other Expenditures..... 101

\$36,860

Surplus.....\$22,005

Total Losses Paid.....\$176,535. Average Am't of Pol. in force....\$3,439

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon the "English Life Table No. 1," interest at 5 per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. The Company receives deposits in trust, which forms its principal business.

New York State Life Insurance Co.

6 Larned Building, Syracuse, N. Y.

INCORPORATED JUNE 6, 1866.

FIRST POLICY ISSUED JUNE 6, 1866.

CASH CAPITAL, \$120,000.

CHARTER PERPETUAL.

DAVID A. MOORE, President.

THEO. F. ANDREWS, Vice-President.

GEO. J. GARDNER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'ds Paid.
1866	609	\$1,405,500	\$10,000*	\$155,767	-----	-----
1867	942	1,707,100	26,206*	180,091	\$9,000	-----
1868	1,026	1,742,172	88,702	216,768	15,000	-----
1869	947	1,513,291	126,766	248,935	35,000	-----
1870	1,422	2,131,085	180,000	300,852	19,921	-----

* Estimated.

Policies in force Jan. 1, 1871..... 2,568. Amount Insured..... \$4,192,098

ASSETS, JAN. 1, 1871.

Capital..... \$120,000
 Other Assets..... 180,852
 \$300,852

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%..... \$180,000
 Other Liabilities, exclusive of Capital..... 104
 \$180,104

Surplus..... \$120,748

INCOME DURING 1870.

Premium Receipts..... \$58,139
 Other "..... 89,981
 \$148,120

EXPENDITURES.

Death Claims and Endowments..... \$19,921
 Policy Claims and Surrenders..... -----
 Dividends to Policy-holders..... -----
 All other Expenditures..... 39,115
 \$59,036

Surplus..... \$89,084

Total Losses Paid..... \$78,921. Average Am't of Pol. in force..... \$1,632

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies three years in force. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Insurance Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

North America Life Insurance Co.

17 & 19 Warren St., New York.

INCORPORATED OCT. 22, 1862.

FIRST POLICY ISSUED OCT., 1862.

CHARTER PERPETUAL.

N. D. MORGAN, President.

J. W. MERRILL, Vice-President.

H. C. MORGAN, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid's Paid.
1863	1,040	\$2,800,000	.....	\$160,853	.....	.....
1864	1,236	3,423,200	\$123,905*	293,142	\$26,000	\$2,277
1865	2,368	7,336,200	467,185*	706,742	40,714	11,999
1866	3,790	11,956,642	914,896\$	1,566,406	105,000	10,168
1867	5,259	15,127,552	1,954,486\$	2,608,741	197,819	38,143
1868	4,387	12,618,188	3,311,990	4,002,402	217,999	22,550
1869	4,172	11,307,416	3,867,578	4,783,579	320,522	68,614
1870	3,899	9,708,438	4,523,539	5,075,913	611,030	121,654

* Carlisle, 4 and 5 per cent. $\frac{1}{2}$ English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....12,922. Amount Insured.... \$34,455,000

ASSETS, JAN. 1, 1871.

Capital.....	
Other Assets.....	\$5,075,913
	\$5,075,913

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$...	\$4,523,539
Other Liabilities, exclusive of Capital.....	248,263
	\$4,771,802
Surplus.....	\$304,111

INCOME DURING 1870.

Premium Receipts.....	\$1,910,739
Other ".....	902,616
	\$2,813,355

EXPENDITURES.

Death Claims and Endowments.....	\$611,030
Policy Claims and Surrenders.....	74,971
Retirement of Capital Stock.....	100,000
Dividends to Policy-holders.....	121,654
All other Expenditures.....	397,826
	\$1,305,481

Surplus..... \$1,507,874

Total Losses Paid...\$1,519,084. Average Am't of Pol. in force....\$2,666

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on a new plan of Contribution original with this Company. The Net Premiums are calculated upon the "American Exp." Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of N. Y., and \$30,000 with State Treasurer of Virginia for the benefit of policy-holders. The largest amount of insurance carried on any one life is one thousandth part of whole amount insured. All Policies are "Registered," the net value being deposited with the Ins. Dep't of N. Y. This Co. has agencies established in Great Britain, France and Germany.

North American Mutual Life Ins. Co. of Philadelphia,

432 Walnut Street, Philadelphia, Penn.

Incorporated March 30, 1860, as the "North American Mutual Life and Accident Ins. Co." First Policy Issued March, 1867.

CASH CAPITAL, \$137,295.

CHARTER PERPETUAL.

W. W. KURTZ, President.

A. D. WOODRUFF, Vice-President.

HENRY C. BROWN, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	342	\$1,015,400	-----	-----	\$32,339	-----
1869	388	1,114,254	\$58,725	\$200,279	13,191	-----
1870	---	-----	-----	-----	-----	-----

Policies in force Jan. 1, 1870. 500. Amount Insured. \$1,419,643

ASSETS, JAN. 1, 1870.

Capital. \$137,295
 Other Assets. 62,984
 \$200,279

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ % \$58,475
 Other Liabilities, exclusive of Capital. 10,150
 \$68,625
 Surplus. \$131,654

INCOME DURING 1869.

Premium Receipts. \$47,348
 Other " 8,827
 \$56,175

EXPENDITURES.

Death Claims and Endowments. \$13,100
 Policy Claims and Surrenders. 648
 Dividends to Policy-holders.
 All other Expenditures. 32,335
 \$46,083
 Surplus. \$10,092

Total Losses Paid. \$45,530. Average Am't of Pol. in force. \$2,838

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Auditor-General of Pennsylvania for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Northwestern Mutual Life Ins. Co.

Cor. Broadway & Wisconsin Sts., Milwaukee, Wis.

Incorporated as the "Mutual Life Insurance Co. of the State of Wisconsin,"
March 2, 1857. Changed to its present name in 1865.
First Policy Issued Nov. 25, 1858.

CHARTER PERPETUAL.

JOHN H. VAN DYKE, President.

HEBER SMITH, Vice-President.

AUG. GAYLORD, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1859§	190	\$555,200	-----	\$9,334	-----	-----
1860	350	713,300	-----	25,494	\$3,500	-----
1861	460	751,450	-----	55,031	6,500	-----
1862	1,081	1,261,850	-----	108,695	6,800	-----
1863	1,186	1,207,950	-----	162,258	19,200	-----
1864	3,148	3,994,500	-----	275,585	25,500	-----
1865	4,297	5,979,902	-----	593,462	55,651	-----
1865†	2,624	3,823,927	-----	906,420	40,576	\$38,738
1866	5,306	9,078,950	\$1,303,074	1,580,361	107,463	111,509
1867	8,747	17,850,218	2,608,900	3,147,165	180,725	197,597
1868	9,858	20,445,573	4,410,604	4,755,418	326,413	304,964
1869	9,891	22,277,356	5,772,653*	6,757,532	433,443	321,230
1870	7,781	16,591,033	8,224,176	8,991,766	477,085	16,062

§ End of year June 1st.

† Dec. 31, 7 months.

* American Exp., 4 1/2 per cent.

Policies in force Jan. 1, 1871.... 35,107. Amount Insured... \$65,186,707

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets..... \$8,991,766
\$8,991,766

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.... \$8,224,176
Other Liabilities, exclusive of Capital..... 118,421
\$8,342,597
Surplus..... \$649,169

INCOME DURING 1870.

Premium Receipts..... \$3,209,662
Other "..... 460,707
\$3,670,370

EXPENDITURES.

Death Claims and Endowments..... \$477,085
Policy Claims and Surrenders..... 297,677
Dividends to Policy-holders..... 16,062
All other Expenditures..... 543,666
\$1,334,490

Surplus..... \$2,335,880

Total Losses Paid.... \$1,692,856. Average Am't of Pol. in force.... \$1,858

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Wisconsin, \$20,000 with State Treasurer of Tennessee, and \$3,000 with Auditor of Ohio for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. Policies are non-forfeitable after one and two annual premiums.

Nashville Life Insurance Company,

Maxwell House, Nashville, Tenn.

INCORPORATED 1867.

FIRST POLICY ISSUED 1867.

CAPITAL, \$200,000 (CASH, \$165,850).

CHARTER, 99 YEARS.

J. M. BASS, Pres't.

F. H. FRENCH, Vice-Pres't.

WM. H. SMITH, Sec'y.

Policies in force July 1, 1869... 247. Amount Insured.....\$1,046,000

Assets, including Capital, July 1, 1870.....\$265,200

Average Amount of Policies in force.....\$4,234

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$100,000 is deposited with the State Treasurer of Tennessee for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$5,000. All policies are non-forfeitable after two and three annual premiums.

National Life Ins. Co. of the City of Elizabeth, N. J.

17 Arcade Building, Elizabeth, N. J.

INCORPORATED 1866.

CAPITAL, \$150,000.

CHARTER PERPETUAL.

B. D. CARPENTER, M.D., President.

L. G. WILKIN, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. 30 per cent. reduction of premium on Life, and 20 per cent. on Endowment Policies are guaranteed on payment of the second annual premium, and annually thereafter. All policies non-forfeitable after two annual premiums.

Penn. Company for Ins. on Lives & Granting Annuities,

304 Walnut Street, Philadelphia, Penn.

COMMENCED BUSINESS DEC. 9, 1809.

INCORPORATED MARCH 10, 1812.

CASH CAPITAL, \$1,000,000.

CHARTER PERPETUAL.

CHAS. DUTILE, President.

W. B. HILL, Actuary.

ASSETS.....\$5,013,816.

The business of this Company is conducted on the "Mixed" Plan. Dividends are declared every five years on the "Percentage" Plan. The Net Premiums are calculated upon a Special Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. Deposits are received in trust, which forms its principal business. This was the first Life Insurance Company chartered in the U. S.

Pacific Mutual Life Ins. Co. of California,

41 and 43 Second St., Sacramento, Cal.

INCORPORATED JAN. 2, 1868.

FIRST POLICY ISSUED APRIL 20, 1868.

CAPITAL, \$350,000 (CASH, \$100,000, GOLD). CHARTER, 75 YEARS.

LELAND STANFORD, President.

H. F. HASTINGS, Vice-President.

JOSEPE CRACKBON, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1868	520	\$1,841,400	-----	\$565,542	\$5,000	-----
1869	1162	3,773,012	\$229,165	673,261	26,494	-----
1870	888	2,523,616	398,549	815,437	26,056	-----

Policies in force Jan. 1, 1871....1,969. Amount Insured.....\$5,896,124

ASSETS, JAN. 1, 1871.

Capital.....\$350,000
Other Assets.....465,437
\$815,437

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....\$398,548
Other Liabilities, exclusive of Capital.....
\$398,548

Surplus.....\$416,889

INCOME DURING 1870.

Premium Receipts.....\$377,678
Other ".....35,115
\$412,793

EXPENDITURES.

Death Claims and Endowments.....\$26,056
Policy Claims and Surrenders.....2,570
Dividends to Policy-holders.....
All other Expenditures.....104,491
\$133,117

Surplus.....\$279,676

Total Losses Paid.....\$57,550. Average Am't of Pol. in force.....\$2,999

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Insurance Dep't of California for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Penn Mutual Life Insurance Comp'y,

921 Chestnut Street, Philadelphia.

INCORPORATED FEB. 24, 1847.

FIRST POLICY ISSUED MAY 25, 1847.

CHARTER PERPETUAL.

SAMUEL C. HUEY, President.

JOHN W. HORNOR, Actuary.

SAM'L E. STOKES, Vice-President.

H. S. STEPHENS, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4 %	Gross Assets.	Losses Paid.	Divid'as Paid.
1868	880.	\$3,232,180	\$1,501,671	\$2,541,680	\$137,743	\$98,050
1869	1,496	5,357,957	1,865,010	3,067,282	116,822	108,660
1870	1,819	5,876,275	2,310,979	3,651,341	297,200	151,460

Policies in force Jan. 1, 1871.... 6,967. Amount Insured.....\$22,774,896

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$3,651,341
\$3,651,341

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....\$2,310,979
Other Liabilities, exclusive of Capital.....1,060,380
\$3,371,359
Surplus.....\$289,982

INCOME DURING 1870.

Premium Receipts.....\$982,936
Other ".....226,813
\$1,209,749

EXPENDITURES.

Death Claims and Endowments.....\$293,200
Policy Claims and Surrenders.....61,592
Dividends to Policy-holders.....151,400
All other Expenditures.....148,704
\$654,896
Surplus.....\$554,853

Total Losses Paid.... \$1,710,487. Average Am't of Pol. in force....\$3,269

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Auditor-General of Pennsylvania for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two and three annual premiums. The risks of the "United Security Life and Trust Co." were transferred to this Company in 1870.

Phoenix Mutual Life Ins. Comp'y,

281 Main Street, Hartford, Conn.

Incorporated May, 1851, as the "American Temperance Life Ins. Co."
Changed afterwards to its present name. First Policy Issued July 2, 1851.

CAPITAL, \$100,000 (CASH, \$16,000).

CHARTER PERPETUAL.

R. FESSENDEN, President.

J. F. BURNS, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1852	335	.....	.....	.....	.....	.....
1853	513	.....	.....	.....	.....	.....
1854	923	.....	.....	.....	.....	.....
1855	631	.....	.....	.....	.....	.....
1856	638	.....	.....	.....	.....	.....
1857	829	.....	.....	.....	.....	.....
1858	490	.....	.....	.....	.....	.....
1859	516	.....	.....	.....	.....	.....
1860	510	.....	.....	.....	.....	.....
1861	426	.....	.....	.....	.....	.....
1862	604	.....	.....	.....	.....	.....
1863	918	\$1,594,325	.....	\$437,995	\$31,800	\$815
1864	2,297	3,956,325	\$262,699*	472,355	55,200	1,027
1865	4,302	8,779,425	309,743*	819,285	62,000	4,425
1866	4,108	9,137,709	744,012*	1,365,609	88,350	22,029
1867	5,810	15,274,910	1,399,029†	2,134,344	107,700	32,453
1868	8,229	22,523,549	2,198,661	3,508,060	166,911	122,368
1869	8,623	21,123,865	3,094,139	4,998,314	335,594	339,348
1870	9,065	19,466,761	4,211,515	6,090,562	500,466	498,751

* Actuaries, 5 per cent. † English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871. . . . 24,636. Amount Insured. . . . \$56,842,627

ASSETS, JAN. 1, 1871.

Capital. \$100,000
Other Assets. 5,990,562
\$6,090,562

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$. \$4,211,515
Other Liabilities, exclusive of Capital. 117,900
\$4,329,415

Surplus. \$1,761,147

INCOME DURING 1870.

Premium Receipts. \$2,516,526
Other " 311,112
\$2,827,639

EXPENDITURES.

Death Claims and Endowments. \$500,466
Policy Claims and Surrenders. 27,833
Dividends to Policy-holders. 498,751
All other Expenditures. 551,864
\$1,578,914

Surplus. \$1,248,725

Total Losses Paid. . . . \$1,536,710. Average Am't of Pol. in force. . . . \$2,307

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on "All Cash," and annually after three annual premiums on "Note" Plan. Surplus is divided among the assured on the "Contribution" Plan on "All Cash" policies, and on the "Percentage" Plan on "Note" policies. The Net Premiums are calculated upon the "American Exp." Table, interest at 4-1/2 per cent. \$100,000 is deposited with the State Treasurer of Connecticut, and \$130,000 with Auditor of Dominion of Canada for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two and three annual premiums.

Piedmont & Arlington Life Ins. Co.

922 Main Street, Richmond, Va.

Incorporated Sept., 1869, but was formed by the union of the "Piedmont Real Estate Life Ins. Co." and "Arlington Life Ins. Co." both of which Incorporated Feb. 1867.
First Policy Issued by present Company September, 1869.

CASH CAPITAL, \$170,200.

CHARTER PERPETUAL.

W. C. CARRINGTON, President.

D. J. HARTSOOK, Secretary.

J. E. EDWARDS, Vice-President.

J. J. HOPKINS, Ass't Sec'y.

C. B. SMITH, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1867	8,243*	\$20,939,286	-----	-----	\$122,652	\$7,362
1868						
1869	1,526†	4,649,090	\$938,071	\$1,373,280	163,000‡	14,532
1870	3,577	9,933,451	1,221,471	1,606,064	223,549	89,499

* Total number issued by both Companies before their union, from Feb. 1867, to Sep., 1869.

† From September 20 to Dec. 31, 1869.

‡ Chiefly losses due by the two Companies at date of consolidation, and their old policies which came due afterwards.

Policies in force Jan. 1, 1871....8,517. Amount Insured ...\$28,178,654

ASSETS, JAN. 1, 1871.

Capital.....\$170,200
Other Assets.....1,435,863
\$1,606,063

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....\$1,221,471
Other Liabilities, exclusive of Capital.....122,014
\$1,343,485
Surplus.....\$262,578

INCOME DURING 1870.

Premium Receipts.....\$1,371,709
Other ".....69,246
\$1,440,955

EXPENDITURES.

Death Claims and Endowments.....\$223,549
Policy Claims and Surrenders.....185,922
Dividends to Policy-holders.....89,499
All other Expenditures.....276,503
\$775,473
Surplus.....\$665,482

Total Losses Paid....\$509,202. Average Am't of Pol. in force ...\$3,308

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$30,000 is deposited with the State Treas. of Georgia, \$20,000 with State Treas. of Tenn., and \$100,000 with State Treas. of Va. for the benefit of policy-holders. The largest amount of Insurance carried on any one life will average \$10,000. No female risks for over \$5,000 are taken. All policies are non-forfeitable. Protection given beneficiaries of policies by Charter, free from debts, creditors, or claims of parties insuring. Payments once made are not forfeited by intervention of armies, or other cause preventing payment of premiums, but policies may be restored by parties paying back premiums.

Policy Holders' Life and Fountine Assurance Company

OF THE SOUTH,
29 Broad Street, Charleston, S. C.

INCORPORATED JAN. 19, 1870.

FIRST POLICY ISSUED JAN. 24, 1870.

CHARTER PERPETUAL.

WM. MCBURNEY, President.

E. P. ALEXANDER, Vice-Pres't & Act'y.

GEO. BOGGS, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Estimated.	Gross Asscts.	Losses Paid.	Divid'nds Paid.
1870	348	\$1,208,000	\$33,000	\$47,375	\$2,000	.....

Policies in force Jan. 1, 1871.....320.

Amount Insured.....\$1,099,040

ASSETS, JAN. 1, 1871.

Capital.....	.....
Other Assets.....	\$47,375
	\$47,375

LIABILITIES.

Net Value Pol. in force, Estimated.....	\$33,000
Other Liabilities, exclusive of Capital.....	1,908
	\$34,908
Surplus.....	\$12,467

INCOME DURING 1870.

Premium Receipts.....	\$61,277
Other ".....	840
	\$62,117

EXPENDITURES.

Death Claims and Endowments.....	\$2,000
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	16,468
	\$18,468
Surplus.....	\$43,649

Total Losses Paid.....\$2,000. Average Am't of Pol. in force.....\$3,435

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 5 per cent. \$50,000 is deposited with the Comptroller of South Carolina for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after one annual premium.

Provident Life & Trust Co. of Philadelphia,

111 South Fourth Street, Philadelphia, Penn.

INCORPORATED MARCH 22, 1865. FIRST POLICY ISSUED JULY 31, 1865.

CAPITAL, \$500,000 (CASH, \$385,177). CHARTER PERPETUAL.

SAMUEL R. SHIPLEY, President. WM. C. LONGSTRETH, Vice-President.

ROWLAND PARRY, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Asscts.	Losses Paid.	Divid'ds Paid.
1865	70	\$324,000	—	\$151,633	—	—
1866	528	1,732,300	\$48,863*	207,725	\$13,000	—
1867	282	2,530,650	170,040*	336,989	11,500	—
1868	1,001	2,725,527	320,000	527,074	22,000	—
1869	969	2,737,003	454,015	737,627	47,500	\$22,170
1870	1,017	2,610,910	670,135	1,141,497	43,450	51,569

* Actuaries, 4 per cent.

Policies in force Jan. 1, 1871.....3,264. Amount Insured.....\$9,388,400

ASSETS, JAN. 1, 1871.

Capital.....	\$385,177
Other Asscts	756,320
	<hr/> \$1,141,497

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$670,137
Other Liabilities, exclusive of Capital.....	17,019
	<hr/> \$687,156
Surplus.....	\$454,341

INCOME DURING 1870.

Premium Receipts.....	\$365,409
Other ".....	35,690
	<hr/> \$401,099

EXPENDITURES.

Death Claims and Endowments.....	\$43,450
Policy Claims and Surrenders.....	15,309
Dividends to Policy-holders.....	51,569
All other Expenditures.....	82,955
	<hr/> \$193,283
Surplus.....	\$207,816

Total Losses Paid.....\$137,450. Average Amount of Pol. in force..\$2,876

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon a table similar to the "Actuaries," interest at 4 per cent. \$100,000 is deposited with the Auditor-General of Pennsylvania for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All Policies are non-forfeitable after two annual premiums. Organized to extend the benefits of Life Insurance among the Society of Friends, but any good risks will be accepted.

REPUBLIC LIFE INS. COMP'Y,

157 La Salle St., Chicago, Ill.

INCORPORATED MARCH 27, 1869.

FIRST POLICY ISSUED JULY 6, 1870.

CAPITAL, \$5,000,000 (CASH, \$457,100).

CHARTER, 50 YEARS.

J. V. FARWELL, President.

PAUL CORNELL, 2d Vice-Pres't.

A. W. KELLOGG, Vice-President.

ORRIN E. MOORE, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1870	1,212	\$3,140,873	\$87,833	\$691,977	\$4,025	.....

Policies in force Jan. 1, 1871.....1,176.

Amount Insured.....\$2,936,494

ASSETS, JAN. 1, 1871.

Capital.....	\$457,100
Other Assets.....	234,877
	<u>\$691,977</u>

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$87,833
Other Liabilities, exclusive of Capital.....	154,247
	<u>\$242,080</u>
Surplus.....	<u>\$449,897</u>

INCOME DURING 1870.

Premium Receipts.....	\$66,334
Other ".....	3,269
	<u>\$69,623</u>

EXPENDITURES.

Death Claims and Endowments.....	\$4,025
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	38,264
	<u>\$42,289</u>
Surplus.....	<u>\$27,334</u>

Total Losses Paid.....\$4,025.

Average Am't of Pol. in force...\$2,497

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 6 per cent. \$100,000 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. The risks of the following Companies have been assumed by this Company: "Great Western Life of Chicago," in 1870 (which Co. had previously reinsured the risks of the "Eagle Life" of Chicago in 1870), and the "De Soto Mutual Life" of St. Louis, in 1871.

SAFETY DEPOSIT LIFE INS. CO.

168 Washington St., Chicago, Ill.

INCORPORATED MARCH 26, 1869.

FIRST POLICY ISSUED MAY 2, 1870.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

JESSE E. DUBOIS, President.

J. D. LOW, Vice-President.

W. F. BREWSTER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4 %	Gross Assets.	Losses Paid.	Divid's Paid.
1870	249	\$571,570	\$10,470	\$136,260	-----	-----

Policies in force Jan. 1, 1871..... 204.

Amount Insured.....\$486,200

ASSETS, JAN. 1, 1871.

Capital.....\$100,000

Other Assets.....36,260

\$136,260

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$10,470

Other Liabilities, exclusive of Capital.....9,016

\$19,486

Surplus.....\$116,774

INCOME DURING 1870.

Premium Receipts.....\$13,977

Other ".....5,733

\$19,710

EXPENDITURES.

Death Claims and Endowments.....

Policy Claims and Surrenders.....

Dividends to Policy-holders.....

All other Expenditures.....\$34,873

\$34,873

Excess of Expenditures over Receipts.....\$15,163

Total Losses Paid..... Average Am't of Pol. in force....\$2,026

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable. The Net value of each policy is deposited with the State Treasurer of Illinois semi-annually. Life Policies are payable at death or 90.

Security Life Ins. and Annuity Co.

31 and 33 Pine Street, New York.

INCORPORATED JAN. 17, 1862.

FIRST POLICY ISSUED JAN. 18, 1862.

CASH CAPITAL, \$110,000.

CHARTER PERPETUAL.

ROBERT L. CASE, President.

ISAAC H. ALLEN, Secretary.

THEO. R. WETMORE, Vice-President.

E. L. CASE, Jr., Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1862	211	\$489,000	-----	\$122,857	-----	-----
1863	838	1,939,550	-----	160,092	\$6,500	-----
1864	1,403	2,819,743	-----	249,831	16,500	-----
1865	2,134	4,841,280	\$258,850	425,027	41,200	\$3,910
1866	3,325	7,526,509	532,111	753,398	88,632	18,157
1867	4,094	9,070,805	934,451	1,286,390	99,474	49,420
1868	4,386	11,561,389	1,490,967	1,854,750	133,103	79,983
1869	6,358	17,062,590	2,070,229	2,377,652	178,343	113,974
1870	5,324	14,088,498	2,587,620	2,964,931	398,762	172,646

Policies in force Jan. 1, 1871.....14,803. Amount Insured.....\$37,003,224

ASSETS, JAN. 1, 1871.

Capital.....\$110,000
Other Assets.....2,854,931

\$2,964,931

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, $4\frac{1}{2}\%$ \$2,587,620
Other Liabilities, exclusive of Capital.....44,751

\$2,632,371

Surplus.....\$332,560

INCOME DURING 1870.

Premium Receipts.....\$1,476,402
Other ".....116,063

\$1,592,465

EXPENDITURES.

Death Claims and Endowments.....\$368,762
Policy Claims and Surrenders.....135,185
Dividends to Policy-holders.....172,646
All other Expenditures.....408,326

\$1,084,919

Surplus.....\$507,466

Total Losses Paid.....\$955,514. Average Am't of Pol. in force...\$2,500

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually after two annual premiums on "All Cash," and after three annual premiums on "Note" Plan. Surplus is divided among the assured on the "Contribution" Plan on "All Cash," and "Percentage" Plan on "Note" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of N. Y. for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after three annual premiums.

Southern Life Insurance Company,

289 Main St., Memphis, Tenn.

INCORPORATED JUNE 20, 1866.

FIRST POLICY ISSUED JULY 17, 1866.

CASH CAPITAL, \$250,000.

CHARTER, 99 YEARS.

T. A. NELSON, President.

BEN. MAY, Secretary.

AMOS WOODRUFF, 1st Vice-Pres't.

CHAS. T. PATERSON, Ass't Sec'y.

F. M. WHITE, 2d Vice-Pres't.

F. S. DAVIS, Treasurer.

Number of Policies Issued each year since Organization.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force, Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nd Paid.
1866-7*	685	\$3,594,700	-----	\$238,676	\$10,079	-----
1867-8	619	2,675,500	-----	332,666	76,261	-----
1868-9	1,187	4,594,350	-----	510,602	64,946	-----
1869-70	2,672	9,246,147	\$617,209	826,223	88,835	\$30,547
1870†	1,169	4,033,350	-----	1,037,169	50,219	2,677

* Year ending June 30.

† July 1 to Dec. 31.

Policies in force Jan. 1, 1871....4,737.

Amount Insured.....\$17,062,689

ASSETS, JAN. 1, 1871.

Capital.....\$250,000

Other Assets.....787,169

\$1,037,169

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....\$617,209

Other Liabilities, exclusive of Capital.....30,799

\$648,008

Surplus.....\$389,161

INCOME DURING 1870.

Premium Receipts.....\$784,147

Other ".....31,080

\$815,227

EXPENDITURES.

Death Claims and Endowments.....\$103,284

Policy Claims and Surrenders.....1,027

Dividends to Policy-holders.....

All other Expenditures.....165,100

\$269,411

Surplus.....\$545,816

Total Losses Paid.....\$290,240.

Average Am't of Pol. in force...\$3,602

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Southern Mutual Life Ins. Co. of Kentucky,

Cor. Jefferson and Third Sts., Louisville, Ky.

INCORPORATED FEB. 7, 1866.

FIRST POLICY ISSUED JUNE 12, 1866.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

J. LAWRENCE SMITH, President.

L. T. TRUSTIN, Secretary.

J. H. LINDENBERGER, 1st Vice-Pres't.

J. B. SMITH, Treasurer.

J. B. TEMPLE, 2d Vice-Pres't.

S. T. WILSON, Gen'l Agent.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid' ds Paid.
1870	521	\$1,594,900	\$301,473	\$626,142	\$12,500	\$13,824

Policies in force Jan. 1, 1871.....1,468. Amount Insured.....\$5,116,188

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	426,142	\$626,142

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$301,473	
Other Liabilities, exclusive of Capital.....	-----	
		\$301,473
Surplus.....		\$324,669

INCOME DURING 1870.

Premium Receipts.....	\$212,362	
Other ".....	31,346	
		\$243,708

EXPENDITURES.

Death Claims and Endowments.....	\$12,499	
Policy Claims and Surrenders.....	572	
Dividends to Policy-holders.....	13,824	
All other Expenditures.....	57,745	
		\$84,640
Surplus.....		\$159,068

Total Losses Paid.....\$38,750. Average Am't of Pol. in force.....\$3,482

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

STANDARD LIFE INSURANCE CO.

202 Broadway, New York.

INCORPORATED OCT. 14, 1867.

FIRST POLICY ISSUED OCT. 15, 1867.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

GEO. OPDYKE, President.

J. L. DAWES, Vice-President.

C. W. OPDYKE, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867	115	\$393,000	\$11,897	\$145,752	-----	-----
1868	1,207	2,674,570	69,752	206,440	-----	-----
1869	1,020	2,029,050	127,375	252,302	\$13,486	\$631
1870	940	1,477,900	158,046	284,563	16,347	1,072

Policies in force Jan. 1, 1871....1,463. Amount Insured.....\$2,933,603

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
Other Assets.....159,563
\$284,553

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....\$158,046
Other Liabilities, exclusive of Capital.....9,290
\$167,336
Surplus.....\$117,227

INCOME DURING 1870.

Premium Receipts.....\$114,939
Other ".....9,991
\$124,930

EXPENDITURES.

Death Claims and Endowments.....\$11,589
Policy Claims and Surrenders.....220
Dividends to Policy-holders.....1,072
All other Expenditures.....60,151
\$73,032
Surplus.....\$51,898

Total Losses Paid.....\$29,833. Average Am't of Pol. in force....\$2,005

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two annual premiums. The risks of this Company were transferred to the "Government Security Life" of New York, in July, 1871.

St. Louis Mutual Life Insurance Co.

513 Olive Street, St. Louis, Mo.

INCORPORATED 1857.

FIRST POLICY ISSUED 1858.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

C. H. PECK, President.

W. T. SHELBY, Vice-President.

J. S. MILLER, Ass't Sec'y.

W. H. BENTON, Gen'l Agent.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	5,230	\$16,618,560	\$3,748,645	\$4,494,426	\$555,630	\$232,677
1870	6,514	16,433,955	4,710,269	5,542,728	566,577	336,273

Policies in force Jan. 1, 1871.....15,583. Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	\$100,000
Other Assets.....	5,442,728
	\$5,542,728

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.	\$4,710,269
Other Liabilities, exclusive of Capital.....	425,750
	\$5,136,019
Surplus.....	\$306,709

INCOME DURING 1870.

Premium Receipts.....	\$2,855,903
Other ".....	314,444
	\$3,170,347

EXPENDITURES.

Death Claims and Endowments.....	\$566,577
Policy Claims and Surrenders.....	118,438
Dividends to Policy-holders.....	336,273
All other Expenditures.....	554,535
	\$1,575,823
Surplus.....	\$1,594,524

Total Losses Paid.....\$1,988,354. Average Am't of Pol. in force...\$3,252

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dep't of Missouri, \$30,000 with the State Treasurer of Virginia, and \$20,000 with State Treasurer of Tennessee for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Teutonia Life Insurance Co. of Chicago, Ill.

51 La Salle St., Chicago, Ill.

INCORPORATED MARCH 15, 1869.

FIRST POLICY ISSUED OCT. 1, 1869.

CAPITAL, \$500,000 (CASH, \$125,000). CHARTER PERPETUAL.

OTTO MUTSCHLECHNER, President.

CHAS. REITZ, Treasurer.

J. A. HUCK, Vice-President.

C. KNOBELSDORFF, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1869	196	\$258,500	\$15,971	\$515,114	-----	-----
1870	910	1,310,500	72,845	553,745	\$4,000	-----

Policies in force Jan. 1, 1871....992.

Amount Insured.....\$1,726,500

ASSETS, JAN. 1, 1871.

Capital.....	\$500,000
Other Assets.....	53,745
	<hr/> \$553,745

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$...	\$72,845
Other Liabilities, exclusive of Capital.....	-----
	<hr/> \$72,845
Surplus.....	<hr/> \$480,900

INCOME DURING 1870.

Premium Receipts.....	\$60,980
Other ".....	9,648
	<hr/> \$70,628

EXPENDITURES.

Death Claims and Endowments.....	\$4,000
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures.....	53,947
	<hr/> \$57,947

Surplus.....\$11,681

Total Losses Paid....\$4,000.

Average Am't of Pol. in force....\$1,742

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon "Farr's English Life Table No. 3," interest at 5 per cent. \$102,864 is deposited with the State Treasurer of Illinois for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

TRAVELERS' INSURANCE CO.

Hartford, Conn.

INCORPORATED JUNE 17, 1863. FIRST LIFE POLICY ISSUED DEC. 25, 1865.

CASH CAPITAL, \$500,000.

CHARTER PERPETUAL.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

LIFE BRANCH. (See Accident Department.)

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Exp. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1866	472	\$1,280,750	\$32,450	\$18,553	-----	-----
1867	1,796	3,782,800	188,147	154,081	\$26,667	-----
1868	1,927	3,961,448	354,436	328,735	49,000	-----
1869	1,957	3,836,709	566,731	494,549	74,000	-----
1870	2,665	4,613,918	778,868	737,802	67,000	-----

Policies in force Jan. 1, 1871.....5,846. Amount Insured....\$11,340,676

ASSETS, JAN. 1, 1871.

Capital.....	-----	
Other Assets.....	\$737,802	\$737,802

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....	\$778,868	
Other Liabilities, exclusive of Capital.....	11,517	
	-----	\$790,385
Surplus.....		\$52,583

INCOME DURING 1870.

Premium Receipts.....	\$338,964	
Other ".....	38,041	
	-----	\$376,855

EXPENDITURES.

Death Claims and Endowments.....	\$67,090	
Policy Claims and Surrenders.....	-----	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	79,677	
	-----	\$146,767
Surplus.....		\$230,088

Total Losses Paid....\$216,757. Average Am't of Pol. in force....\$1,940

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon the "Actuaries" and "American Exp." Table, interest at 5 per cent. \$200,000 is deposited with the State Treasurer of Connecticut, \$6,000 in Ohio, \$1,500 in Iowa, \$25,000 in Tennessee, and \$140,000 in the Dominion of Canada for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000.

Union Central Life Insurance Co.

Northwest corner Third Street and Central Avenue, Cincinnati, Ohio.

INCORPORATED FEB. 2, 1867.

FIRST POLICY ISSUED MARCH 28, 1867.

CASH CAPITAL, \$100,000.

CHARTER PERPETUAL.

JOHN M. PHILLIPS, President.

N. W. HARRIS, Secretary.

JOHN J. J. PECK, Vice-President.

E. P. MARSHALL, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1867	475	\$1,228,250	-----	\$133,299	-----	-----
1868	559	1,210,142	\$35,396*	161,579	\$3,000	-----
1869	1,017	2,010,532	80,936½	221,442	13,000	\$5,183
1870	1,471	3,767,575	145,000	276,693	29,000	11,681

* Actuaries, 5 per cent. ½ English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871..... 2,038. Amount Insured..... \$4,993,849

ASSETS, JAN. 1, 1871.

Capital	\$100,000
Other Assets	176,693
	<hr/> \$276,693

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %.....	\$145,000
Other Liabilities, exclusive of Capital.....	9,551
	<hr/> \$154,551
Surplus.....	<hr/> \$122,142

INCOME DURING 1870.

Premium Receipts.....	\$141,664
Other "	10,147
	<hr/> \$151,811

EXPENDITURES.

Death Claims and Endowments.....	\$29,000
Policy Claims and Surrenders.....	6,015
Dividends to Policy-holders	11,681
All other Expenditures	51,448
	<hr/> \$98,144
Surplus.....	<hr/> \$53,667

Total Losses Paid....\$45,000. Average Am't of Pol. in force.....\$2,406

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Auditor of the State of Ohio for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Union Mutual Life Ins. Co. of Maine,

Directors' Office, 27 Court St., Boston, Mass.

INCORPORATED JULY 17, 1848.

FIRST POLICY ISSUED OCT. 1, 1849.

CHARTER PERPETUAL.

HENRY CROCKER, President.

W. H. HOLLISTER, Vice-President.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid's Paid.
1850	1,464	\$2,763,385	-----	\$165,220	-----	-----
1851	2,259	3,616,203	-----	267,734	\$39,050	-----
1852	1,783	2,138,634	-----	357,836	63,185	-----
1853	902	1,147,967	-----	440,134	52,526	-----
1854	547	743,273	\$237,142	533,485	49,525	-----
1855	376	508,850	259,189	570,585	53,657	\$37,381
1856	341	553,350	265,642	589,475	75,092	38,952
1857	236	410,000	274,446	609,505	49,486	43,437
1858	363	814,950	318,582	652,504	32,935	32,093
1859	526	1,192,625	384,609	702,865	45,590	30,514
1860	505	1,001,300	419,472	761,598	51,400	33,187
1861	436	657,150	-----	811,133	58,450	31,927
1862	334	696,000	-----	808,392	84,525	29,851
1863	1,256	2,400,000	-----	852,088	-----	-----
1864	1,834	4,332,200	-----	1,094,069	94,092	33,032
1865	2,593	6,193,745	-----	1,530,887	99,900	45,064
1866	3,548	7,873,050	-----	2,188,429	130,850	45,899
1867	3,221	6,874,480	2,418,082	3,091,284	184,500	46,861
1868	3,212	7,239,250	2,943,353	3,730,836	220,350	68,784
1869	3,351	8,056,720	3,718,860	4,411,380	201,190	392,508
1870	4,600	10,859,630	4,600,900	5,295,233	267,900	394,571

Policies in force Jan. 1, 1871....15,852. Amount Insured...\$36,008,360

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....\$5,295,233

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.. \$4,600,900
Other Liabilities, exclusive of Capital.....51,400 \$4,652,300

Surplus.....\$642,933

INCOME DURING 1870.

Premium Receipts.....\$1,555,675
Other ".....272,563

EXPENDITURES.

Death Claims and Endowments.....\$267,900
Policy Claims and Surrenders.....150,940
Dividends to Policy-holders.....394,571
All other Expenditures.....248,673 \$1,062,084

Surplus.....\$766,154

Total Losses Paid....\$1,854,125. Average Am't of Pol. in force....\$2,271

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies two years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are based upon the "Actuaries Experience" Table, interest at 4 per cent. \$100,000 is deposited in Maine, and \$100,000 in Canada for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after one annual premium. The risks of the following Companies have been re-insured in this Company: "Baltimore Mutual Life" of Baltimore, Md., and "Chicago Mutual Life" of Chicago, Ill.

United States Life Ins. Co. of the City of New York,

48 Wall Street, New York.

INCORPORATED FEB. 25, 1850.

FIRST POLICY ISSUED MARCH 4, 1850.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

JOHN E. De WITT, President.

WM. D. WHITING, Actuary.

CHAS. E. PEASE, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1850	408	.....	.....	\$117,980	.....	.....
1851	539	.....	.....	142,551	.....	.....
1852	1,161	.....	.....	178,063	.....	.....
1853	572	.....	.....	206,211	.....	.....
1854	422	.....	.....	238,684	.....	.....
1855	504	.....	.....	283,131	.....	.....
1856	1,277	.....	.....	341,324	.....	.....
1857	1,004	.....	.....	420,453	.....	.....
1858	814	.....	.....	497,290	.....	.....
1859	808	.....	.....	576,664	.....	.....
1860	1,039	.....	.....	701,480	.....	.....
1861	710	.....	.....	804,852	.....	.....
1862	665	.....	.....	876,067	.....	.....
1863	1,085	.....	.....	1,052,011	.....	.....
1864	1,315	\$2,801,820	\$910,379	1,304,828	\$76,714	.....
1865	1,320	3,086,400	1,395,635	1,600,139	91,178	\$415,967*
1866	1,958	4,687,230	1,304,097	2,005,702	171,091	.....
1867	1,846	4,511,275	1,534,517	2,470,792	169,249	.....
1868	2,138	4,868,286	1,915,288	2,915,649	237,057	529,758
1869	1,091	2,445,426	2,560,532	3,354,525	253,268	.....
1870	1,127	2,171,033	2,772,058	3,686,323	222,147	94,553

* Total amount of first five dividends.

Policies in force Jan. 1, 1871, . . . 7,973. Amount Insured, . . . \$19,155,221

ASSETS, JAN. 1, 1871.

Capital, . . . \$200,000
Other Assets, . . . 3,486,323

\$3,686,323

LIABILITIES.

Net Value Policies in force, Actuaries Experience, 4 per cent., . . . \$2,772,058
Other Liabilities, exclusive of Capital, . . . 39,643

\$2,811,601

Surplus, . . .

INCOME DURING 1870.

Premium Receipts, . . . \$676,411
Other " . . . 227,196

\$902,607

EXPENDITURES.

Death Claims and Endowments, . . . \$222,147
Policy Claims and Surrenders, . . . 72,505
Dividends to Policy-holders, . . . 94,553
All other Expenditures, . . . 176,777

\$565,982

Surplus, . . .

\$336,625

Total Losses Paid, . . . \$1,500,000. Average amount of Pol. in force, . . . \$2,396

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Insurance Dep't of New York for the benefit of policy-holders. The largest amount of insurance on any one life is \$16,000. All policies are non-forfeitable. The risks of the following Companies have been re-insured in this Company: "Howard Life Ins. Co. of N. Y." in , and "Ben Franklin Life Ins. Co." in 1870.

Universal Life Insurance Company,

69 Liberty Street, New York.

INCORPORATED FEB. 2, 1865.

FIRST POLICY ISSUED FEB. 2, 1865.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

WM. WALKER, President.

HENRY J. FURBER, Vice-President.

J. H. BEWLEY, Secretary.

Number of Policies Issued each year since Organization.

Ycar.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½%	Gross Assets.	Losses Paid.	Divid'as Paid.
1865	656	\$2,222,550	.....	\$243,360	\$7,000	.....
1866	1,555	4,497,050	.....	314,028	49,000	.....
1867	1,447	3,417,600	.....	384,971	70,500	.....
1868	2,250	5,231,677	\$309,775	534,761	65,050	.....
1869	2,433	5,865,850	565,529	795,868	79,730	.....
1870	2,304	6,175,965	603,422	861,104	157,615	.....

Policies in force Jan. 1, 1871.....4,492. Amount Insured.....\$10,818,209

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	651,108	
		\$861,104

LIABILITIES.

Net Value Pol. in force, American Experience, 4½%.....	\$603,422	
Other Liabilities, exclusive of Capital.....	25,000	
		\$628,422
Surplus.....		\$232,682

INCOME DURING 1870.

Premium Receipts.....	\$445,393	
Other ".....	38,334	
		\$484,727

EXPENDITURES.

Death Claims and Endowments.....	\$157,615	
Policy Claims and Surrenders.....	51,727	
Dividends to Policy-holders.....		
All other Expenditures.....	181,825	
		\$391,167
Surplus.....		\$93,560

Total Losses Paid.....\$428,895. Average Am't of Pol. in force..... \$2,409

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 5 per cent. There is deposited with the proper authorities, for the benefit of policy-holders, \$100,000 in New York, \$30,000 in Virginia, and \$50,000 in South Carolina. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after three annual premiums.

Vermont Life Insurance Company,

Peck Building, College St., Burlington, Vt.

INCORPORATED OCT. 28, 1868.

FIRST POLICY ISSUED JAN. 1, 1869.

CASH CAPITAL, \$50,000.

CHARTER PERPETUAL.

RUSSELL S. TAFT, President.

N. T. MERRITT, Vice-President.

WARREN GIBBS, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'as Paid.
1869	203	\$285,000	\$7,761	\$57,762	.....	.....
1870	157	215,500	13,789	64,039	.....	.....

Policies in force Jan. 1, 1871.....269.

Amount Insured.... \$391,000

ASSETS, JAN. 1, 1871.

Capital.....	\$50,000	
Other Assets.....	\$14,039	
		\$64,039

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %..	\$13,789	
Other Liabilities, exclusive of Capital.....	.....
		\$13,789
Surplus.....		\$50,250

INCOME DURING 1870.

Premium Receipts	\$12,484	
Other "	3,033	
		\$15,517

EXPENDITURES.

Death Claims and Endowments.....	.....
Policy Claims and Surrenders.....	\$476	
Dividends to Policy-holders.....	.....
All other Expenditures.....	9,107	
		\$9,583
Surplus.....		\$5,934

Total Losses Paid... .. Average Am't of Pol. in force....\$1,418

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$5,000. All policies are non-forfeitable after two annual premiums.

Washington Life Insurance Comp'y

155 Broadway, New York.

INCORPORATED JAN., 1860.

FIRST POLICY ISSUED FEB. 2, 1860.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

CYRUS CURTIS, President.

W. HAXTON, Secretary.

W. A. BREWER, Jr., Vice-President.

CYRUS MUNN, Ass't Sec'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1860	328	\$1,093,600	\$11,696*	\$140,960	-----	\$3,535
1861	226	648,500	30,621*	155,028	-----	9,485
1862	458	1,057,600	57,000*	198,074	\$6,000	9,608
1863	522	1,485,750	90,000*	257,915	9,000	8,348
1864	926	2,346,800	170,500*	345,029	33,250	8,732
1865	1,306	3,881,450	287,000*	530,097	44,500	8,470
1866	1,838	4,506,825	513,650†	724,118	65,232	15,306
1867	3,055	6,860,460	742,080†	1,017,643	117,112	14,249
1868	5,080	10,804,570	1,091,408	1,470,157	108,670	23,752
1869	6,671	13,251,015	1,745,662	2,004,717	168,827	262,505
1870	3,435	7,173,575	2,142,199	2,479,348	241,655	154,091

* Actuaries, 4 per cent.

† English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871.....11,238. Amount Insured.....\$25,677,405

ASSETS, JAN. 1, 1871.

Capital.....\$125,000
Other Assets.....2,354,348
-----\$2,479,348

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....\$2,142,199
Other Liabilities, exclusive of Capital.....32,421
-----\$2,174,620
Surplus.....\$304,728

INCOME DURING 1870.

Premium Receipts.....\$1,084,653
Other ".....107,424
-----\$1,192,077

EXPENDITURES.

Death Claims and Endowments.....\$241,764
Policy Claims and Surrenders.....33,772
Dividends to Policy-holders.....154,092
All other Expenditures.....255,064
-----\$684,692
Surplus.....\$507,385

Total Losses Paid....\$794,746. Average Am't of Pol. in force....\$2,285

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at 4 per cent. \$106,000 is deposited with the Insurance Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two and three annual premiums.

Western New York Life Ins. Comp'y,

Batavia, New York.

INCORPORATED NOV. 21, 1868.

FIRST POLICY ISSUED NOV. 23, 1868.

CASH CAPITAL, \$125,000.

CHARTER PERPETUAL.

E. U. HOWARD, President.

CHAS. E. FISH, Secretary.

JOHN S. GANSON, Vice-President.

CHAS. E. HOWARD, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	24	\$67,000	\$2,106	\$132,249	-----	-----
1869	461	934,400	20,509	155,018	-----	-----
1870	504	964,900	44,756	179,377	-----	\$600

Policies in force Jan. 1, 1871.....702.

Amount Insured...\$1,399,800

ASSETS, JAN. 1, 1871.

Capital.....	\$125,000
Other Assets.....	54,377
	<u>\$179,377</u>

LIABILITIES.

Net Value Pol. in force, American Experience, $4\frac{1}{2}\%$	\$44,756
Other Liabilities, exclusive of Capital.....	3,853
	<u>\$48,609</u>
Surplus.....	<u>\$130,768</u>

INCOME DURING 1870.

Premium Receipts.....	\$39,671
Other ".....	8,906
	<u>\$48,577</u>

EXPENDITURES.

Death Claims and Endowments.....	-----
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	\$600
All other Expenditures.....	21,765
	<u>\$22,365</u>
Surplus.....	<u>\$26,212</u>

Total Losses Paid..... Average Am't of Pol. in force.... \$1,994

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Experience" Table, interest at $4\frac{1}{2}\%$ per cent. \$100,000 is deposited with the Ins. Dep't of New York for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Widows' and Orphans' Benefit Life Ins. Co.

132 Broadway, New York.

INCORPORATED SEPT. 17, 1864.

FIRST POLICY ISSUED SEPT. 17, 1864.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

CHAS. H. RAYMOND, President.

ROBERT A. GRANNIS, Secretary.

SHEPPARD HOMANS, Consulting Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. $4\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Divid'ds Paid.
1864	102	\$360,000	\$4,261*	\$231,538	-----	-----
1865	1,092	3,493,250	165,100*	306,814	-----	\$24,598
1866	1,582	5,039,931	240,882*	530,839	\$15,500	50,843
1867	1,783	4,837,377	468,268†	759,013	44,000	9,068
1868	1,176	2,905,035	796,724	1,058,295	40,015	46,784
1869	1,434	3,524,654	1,074,219	1,350,631	96,493	95,703
1870	1,393	3,657,704	1,246,193	1,599,068	143,295	49,751

* Estimated.

† English Life No. 3, 6 per cent.

Policies in force Jan. 1, 1871..... 4,535. Amount Insured.....\$12,299,705

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	1,399,068	
		\$1,599,068

LIABILITIES.

Net Value Pol. in force, American Experience $4\frac{1}{2}\%$...	\$1,246,193	
Other Liabilities, exclusive of Capital.....	76,905	
		\$1,323,098
Surplus.....		\$275,970

INCOME DURING 1870.

Premium Receipts.....	\$555,723	
Other ".....	86,609	
		\$642,332

EXPENDITURES.

Death Claims and Endowments.....	\$143,295	
Policy Claims and Surrenders.....	48,700	
Dividends to Policy-holders.....	49,751	
All other Expenditures.....	158,089	
		\$399,835
Surplus.....		\$242,497

Total Losses Paid.....\$339,304. Average Am't of Pol. in force....\$2,712

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4 per cent. \$100,000 is deposited with the Ins. Dept of N. Y., and \$30,000 with the State Treasurer of Virginia for the benefit of policy-holders. The largest amount of insurance carried on any one life is \$20,000. All policies are non-forfeitable after two annual premiums. The "Reserve" Plan of Dividends has been successfully adopted by this Company.

Widow and Orphan Fund Life Ins. Comp'y,

4 Maxwell House, Nashville, Tenn.

INCORPORATED DEC. 17, 1867.

FIRST POLICY ISSUED APRIL 17, 1868.

CAPITAL, \$300,000 (CASH, \$133,250). CHARTER PERPETUAL.

E. D. FARNSWORTH, President.

T. L. MARSHALL, Secretary.

JOHN POTTERFIELD, Vice-President.

W. CHIDSEY, Gen'l Agent.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Divid'ds Paid.
1868	419	\$1,051,000	-----	-----	-----	-----
1869	634	1,397,600	\$63,570	\$186,107	\$300	-----
1870	---	---	-----	-----	-----	-----

Policies in force Jan. 1, 1870....769. Amount Insured.....\$1,764,100

ASSETS, JAN. 1, 1870.

Capital.....\$133,250
Other Assets.....52,857
\$186,107

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....\$63,570
Other Liabilities, exclusive of Capital.....1,298
\$64,868

Surplus.....\$121,239

INCOME DURING 1869.

Premium Receipts.....\$47,498
Other ".....5,540
\$53,038

EXPENDITURES.

Death Claims and Endowments.....\$300
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....23,429
\$23,729

Surplus.....\$29,309

Total Losses Paid.....\$300. Average Am't of Pol. in force....\$2,294

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

World Mutual Life Insurance Co.

160 Broadway, New York.

INCORPORATED NOV. 19, 1866.

FIRST POLICY ISSUED DEC. 1, 1866.

CASH CAPITAL, \$200,000.

CHARTER PERPETUAL.

J. E. FROTHINGHAM, President.

W. F. BUCKLEY, Secretary.

W. S. TISDALE, Vice-President.

W. J. COFFIN, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Am. Ex. 4½ %	Gross Assets.	Losses Paid.	Divid'nds Paid.
1867	1,075	\$2,824,000	\$55,293*	\$250,158	\$7,500	.....
1868	694	2,290,750	140,041	297,106	7,500	.....
1869	1,274	2,432,708	226,669	357,539	31,700	\$7,315
1870	1,269	2,490,579	318,786	485,861	49,607	12,412

* English Life No. 3, 5 per cent.

Policies in force Jan. 1, 1871....2,718. Amount Insured.....\$5,594,447

ASSETS, JAN. 1, 1871.

Capital.....	\$200,000	
Other Assets.....	285,861	
		\$485,861

LIABILITIES.

Net Value Pol. in force, American Experience, 4½ %....	\$318,786	
Other Liabilities, exclusive of Capital.....	5,249	
		\$324,035
Surplus.....		\$161,826

INCOME DURING 1870.

Premium Receipts.....	\$219,078	
Other ".....	75,648	
		\$294,726

EXPENDITURES.

Death Claims and Endowments.....	\$49,607	
Policy Claims and Surrenders.....	5,101	
Dividends to Policy-holders.....	14,045	
All other Expenditures.....	95,935	
		\$164,688
Surplus.....		\$130,038

Total Losses Paid.....\$96,307. Average Am't of Pol. in force....\$2,078

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. \$100,000 is deposited with the Insurance Dep't of New York for the benefit of policy-holders. The Net Premiums are calculated upon the "American Experience" Table, interest at 4½ per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Life Insurance Company of Va.

Petersburgh, Virginia.

INCORPORATED 1871.

FIRST POLICY ISSUED MAY 1, 1871.

CAPITAL, \$232,000.

CHARTER PERPETUAL.

A. G. McILWAINE, President.

S. B. PAUL, Sec'y and Manager.

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all participating policies one year in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "American Exp." Table, interest at 4½ per cent. The largest amount of insurance carried on any one life is \$10,000. All policies are non-forfeitable after two annual premiums.

Protection Life Insurance Company,

Chicago, Illinois.

INCORPORATED 1870.

FIRST POLICY ISSUED 1871.

CAPITAL, \$200,000 (CASH, \$110,000).

CHARTER PERPETUAL.

E. S. SKINNER, President.

J. E. FRY, Secretary.

The business of this Company is conducted on the "Co-operative" Plan. \$100,000 is deposited with the Insurance Dep't of Illinois for the benefit of policy-holders.

Texas Mutual Life Insurance Co.

60 Twenty-second Street, Galveston, Texas.

CASH CAPITAL, \$300,000.

INCORPORATED 1870.

F. H. McMAHAN, President.

F. E. LUBBOCK, Vice-President.

SAM'L BOYER DAVIS, Secretary.

The business of this Company is conducted on the "Mutual" Plan.

ACCIDENT

Insurance Companies

TRANSACTING BUSINESS

IN THE

UNITED STATES.

Railway Passengers' Assurance Co.

Hartford, Connecticut.

INCORPORATED MAY, 1865.

FIRST POLICY ISSUED FEBRUARY, 1866.

CASH CAPITAL, \$298,000.

CHARTER PERPETUAL.

JAMES G. BATTERSON, President.

H. T. SPERRY, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Claims by Death.	Claims by Injury.
1866	\$8,924,000	\$386	\$294,101	\$8,567	....
1867	2,988,504,000	717	303,842	36,135	....
1868	1,719,835,000	16,039	336,017	75,879	\$16,261
1869	663,938,730	15,000	396,165	19,767	....
1870	473,670,000	15,000	418,303	31,567	....

Policies in force Jan. 1, 1871..... Amount Insured.....\$1,315,750

ASSETS, JAN. 1, 1871.

Capital.....\$298,000
 Other Assets.....120,303
 \$418,303

LIABILITIES.

Net Value Pol., estimated at 50 % of outstanding prem's . \$15,000
 Other Liabilities, exclusive of Capital.....58,500
 \$73,500
 Surplus.....\$344,803

INCOME DURING 1870.

Premium Receipts.....\$157,890
 Other ".....23,893
 \$181,783

EXPENDITURES.

Claims by Death, }
 Claims by Injury, }.....\$31,567
 Dividends to Stock-holders.....30,480
 All other Expenditures.....103,418
 \$165,465
 Surplus.....\$16,318

Total Losses Paid.....\$188,176. Average Am't of Pol. in force....

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net Premiums are calculated upon the "Company's own Exp." Table. The largest amount of insurance carried on any one life is \$10,000. \$100,000 is deposited with the Insurance Dep't of Connecticut for the benefit of policy-holders.

TRAVELERS' INSURANCE CO.

Hartford, Connecticut.

INCORPORATED JUNE 17, 1863. FIRST ACCIDENT POL. ISSUED APRIL 1, 1864.

CASH CAPITAL, \$500,000.

CHARTER PERPETUAL.

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

ACCIDENT BRANCH. (SEE LIFE DEPT.)

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Claims by Death.	Claims by Injury.
1864	2,880	\$9,065,500	\$24,645	\$267,789	\$427	-----
1865	33,255	106,575,000	115,599	616,869	97,073	-----
1866	24,650	47,427,900	131,593	765,480	287,588	-----
1867	30,771	92,192,000	166,341	786,858	109,750	\$177,528
1868	25,311	80,437,070	178,927	821,610	104,500	98,028
1869	26,537	78,655,000	134,840	837,778	195,697	1,474
1870	29,359	81,233,700	150,326	830,241	179,169	-----

Policies in force Jan. 1, 1871....29,049. Amount Insured.....\$56,601,016

ASSETS, JAN. 1, 1871.

Capital.....	\$500,000	
Other Assets	330,241	\$830,241

LIABILITIES.

Net Value Pol., estimated at 50 % of outstanding prem's..	\$150,326	
Other Liabilities, exclusive of Capital.....	69,368	\$219,694
Surplus.....		\$610,547

INCOME DURING 1870.

Premium Receipts.....	\$521,710	
Other "	51,964	\$573,647

EXPENDITURES.

Claims by Death, }		
Claims by Injury, }	\$174,169	
Dividends to Stock-holders.....	50,000	
All other Expenditures.....	358,377	\$582,546
Excess of Expenditures over Receipts.....		\$8,899

Total Losses Paid.....\$1,251,224. Average Am't of Pol. in force....\$2,293

The business of this Company is conducted on the "Stock" or "Proprietary" Plan. The Net premiums are calculated upon the "Company's own Exp." Table. The largest amount of insurance carried on any one life is \$10,000. The risks of the "Travelers' Ins. Co." of Providence, R. I., were re-insured in this Co. Dec. 1, 1866.

LIFE

Insurance Companies

IN

GREAT BRITAIN.

Aberdeen Mutual Life & Friendly Society,

3 Queen St., Aberdeen, Scotland.

ESTABLISHED 1831.

DONALD McTAGGART, Chairman.

JOHN CROMBIE, Sect'y and Act'y.

The business of this Society is conducted on the "Mutual" Plan.

AID LIFE ASSURANCE COMP'Y,

376 Strand, London, Eng.

CASH CAPITAL £25,000.

INCORPORATED JULY, 1870.

FIRST POLICY ISSUED 1871.

GEORGE S. HORSENAIL, Actuary and Manager.

The business of this Company is conducted on the "Proprietary" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. The profits are to be invested, and the income from same to be employed in granting Free Annuities at certain ages to policy-holders under certain Tables of Premiums. A Surrender Value Table, and a Table showing amount that will be loaned for every £1 paid in premiums, by simply depositing the policy as security.

Albion Life Assurance Society,

120 Chancery Lane, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £100,000.

ESTABLISHED 1865.

H. S. ARROWSMITH, Chairman.

J. T. NORTHCOTT, Secretary.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	460	£121,050	.....	.....	£2,157	.....

The business of this Comp'y is conducted on the "Mixed" Plan. Bonuses are paid every three years on all policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after five annual premiums.

Alliance British & Foreign Life & Fire Assurance Co.

Bartholomew Lane (Bank Street), London, Eng.

CAPITAL, £5,000,000.

CASH CAPITAL, £550,000.

ESTABLISHED 1824.

Sir M. MONTEFIORE, Chairman.

M. N. ADLER, Vice-President.

ROBERT LEWIS, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869	355	£212,358	£762,953	£1,510,899	£102,206	-----
1870	357	202,180	-----	1,610,492	131,513	-----

Policies in force Jan. 1, 1871..... 5,309. Amount Insured....£3,173,983

ASSETS, JAN. 1, 1871.

Capital.....	£550,000
Other Assets.....	934,052
	<hr/> £1,484,052

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....	£762,953
Other Liabilities, exclusive of Capital.....	34,571
	<hr/> £797,524
Surplus.....	£686,528

INCOME DURING 1870.

Premium Receipts.....	£92,572
Other ".....	40,120
	<hr/> £132,692

EXPENDITURES.

Death Claims and Endowments.....	£131,513
Policy Claims and Surrenders.....	2,202
Bonuses to Policy-holders.....	-----
All other Expenditures.....	10,657
	<hr/> £144,372
Surplus.....	£11,680

Total Losses Paid, 1869-70. £233,719. Average Am't of Pol. in force. £598

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. Fire Insurance business is also transacted. The risks of the following companies have been reinsured in this Company: "Suffolk & General Counties" (Fire and Life) in 1850; "Birmingham and Midland Life" in 1865, and "Unconditional Life" in 1867.

Alexandra Mut. Life Assurance Co.

(LIMITED.)

No. 10 Old Jewry Chambers, London, Eng.

ESTABLISHED 1868.

ALFRED M. RAY, Manager.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value. Pol. in force.	Assets.	Losses Paid.	Bonuses.
1870	£727	£71	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....		
Other Assets.....	£727	
		£727

LIABILITIES.

Net Value Pol. in force.....		
Other Liabilities, exclusive of Capital.....	£366	
		£366
Surplus.....		£361

INCOME DURING 1870.

Premium Receipts.....	£531	
Other ".....	125	
		£656

EXPENDITURES.

Losses.....	£71	
Policy Claims and Surrenders.....		
Bonuses to Policy-holders.....		
All other Expenditures.....	207	
		£278
Surplus.....		£378

Total Losses Paid Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mutual" Plan.

ARGUS LIFE ASSURANCE CO.

27 King Street, Covent Garden, London, Eng.

CAPITAL, £300,000.

CASH CAPITAL, £75,000.

ESTABLISHED 1833.

WM. LEAF, Chairman.

GEO. CLARK, Sec'y and Act'y.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan.

Brighton and Sussex Mutual Provident Society,

11 Prince Albert St., Brighton, Eng.

ESTABLISHED 1846.

EARL OF CHICHESTER, President.

JOHN HATTON, Secretary.

F. G. NEISON, Actuary.

The business of this Company is conducted on the "Mutual" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. Sick benefits are granted by this Society.

Bristol and London Assurance Corporation

(LIMITED.)

25 Park Street, Bristol, Eng.

ESTABLISHED 1869.

The business of this Company is conducted on the "Mixed" Plan. "Guarantee Insurance" business is also transacted.

Atlas Fire and Life Assurance Co.

92 Cheapside, London, Eng.

CAPITAL, £1,200,000.

CASH CAPITAL, £138,000.

ESTABLISHED 1808.

THOS. CHAPMAN, Chairman.

RICHARD RAY, Secretary.

HENRY TYNDELL, Actuary.

LIFE DEPARTMENT.

Number of Policies Issued during 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869	£1,427,176	£1,791,937	.....	.....

Policies in force Jan. 1, 1870....6,199. Amount Insured....£3,825,583

ASSETS, JAN. 1, 1870.

Capital..... £138,000
 Other Assets..... 1,653,937
 £1,791,937

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %..... £1,427,176
 Other Liabilities, exclusive of Capital.....
 £1,427,186
 Surplus £364,761

INCOME DURING 1869.

Premium Receipts..... £101,636
 Other " 70,160
 £171,796

EXPENDITURES.

Death Claims and Endowments.....
 Policy Claims and Surrenders.....
 Bonuses to Policy-holders.....
 All other Expenditures.....

Surplus.....

Total Losses Paid....£5,119,621. Average Am't of Pol. in force....£617

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums. Fire insurance business is also transacted.

British Empire Mutual Life Assurance Co.

32 New Bridge Street, London, Eng.

ESTABLISHED 1847.

ROBT. J. MILLAR, Chairman.

ALFRED L. SAUL, Secretary.

JOSIAH MARTIN, Actuary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	739	£234,715	-----	£409,121	£35,169	£20,864
1869	601	192,211	-----	448,660	37,852	-----
1870	636	185,830	-----	493,836	45,339	312

Policies in force Jan. 1, 1871.....11,858. Amount Insured....£2,857,686

ASSETS, JAN. 1, 1871.

Capital	£493,837
Other Assets	£493,837

LIABILITIES.

Net Value Pol. in force	£9,786
Other Liabilities, exclusive of Capital	£9,786
Surplus	£484,051

INCOME DURING 1870.

Premium Receipts	£80,915
Other "	20,091
	£101,006

EXPENDITURES.

Death Claims and Endowments	£45,339
Policy Claims and Surrenders	3,755
Bonuses to Policy-holders	312
All other Expenditures	16,210
	£65,616
Surplus	£35,390

Total Losses Paid....£421,509. Average Am't of Pol. in force....£241

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every three years on all participating policies two years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. Policies are non-forfeitable after three annual premiums.

British Equitable Assurance Co.

4 Queen St. Place, London, Eng.

CAPITAL, £250,000.

CASH CAPITAL, £23,650.

ESTABLISHED FEBRUARY 1, 1854.

WM. S. GOVER, Manager and Actuary.

J. W. FAIREY, Assistant Manager.

Number of Policies Issued each year since 1866.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force	Gross Assets.	Losses Paid.	Bonuses.
1866	2,073	£353,700	-----	-----	-----	-----
1867	2,845	501,175	-----	-----	-----	-----
1868	3,889	661,997	-----	-----	-----	-----
1869	3,168	536,136	-----	£210,140	£31,045	-----
1870	2,253	388,545	-----	236,767	26,213	-----

Policies in force Jan. 1, 1871....17,710. Amount Insured....£3,146,776

ASSETS, JAN. 1, 1871.

Capital.....	£23,650	
Other Assets.....	213,117	
		£236,767

LIABILITIES.

Net Value Pol. in force.....		
Other Liabilities, exclusive of Capital.....		
		£236,765

INCOME DURING 1870.

Premium Receipts.....		
Other ".....		

EXPENDITURES.

Death Claims and Endowments.....	£26,213	
Policy Claims and Surrenders.....		
Bonuses to Policy-holders.....		
All other Expenditures.....		
		£26,213

Surplus.....		
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Total Losses Paid....£160,065. Average Am't of Pol. in force.....£177

The business of this Company is conducted on the "Mutual" Plan. Bonuses are paid every three years on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums. Impaired lives are insured at an increased rate of premium.

British Imperial Insurance Corporation,

(LIMITED,)

Brown St., Manchester, Eng.

CAPITAL, £60,000.

CASH CAPITAL, £36,000.

ESTABLISHED 1867.

A. F. BAYFORD, Vice-President.

JOHN A. FEIGAN, Manager.

WILLIAM DAVIS, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Lesses Paid.	Bonuses.
1868-9*	459	£135,485	-----	£32,838	-----	£232,677
1869-70	580	176,995	-----	49,000	£1,550	336,273

* Year ending June 30.

Policies in force June 30, 1870. . . . 1,290. Amount Insured. £338,720

ASSETS, JUNE 30, 1870.

Capital	£36,000	
Other Assets	13,000	
		£49,000

LIABILITIES.

Net Value Pol. in force	-----	
Other Liabilities, exclusive of Capital	-----	
Surplus	-----	

INCOME DURING 1870.

Premium Receipts	-----	
Other "	-----	

EXPENDITURES.

Death Claims and Endowments	-----	
Policy Claims and Surrenders	-----	
Bonuses to Policy-holders	-----	
All other Expenditures	-----	
Surplus	-----	

Total Losses Paid. £1,550. Average Am't of Pol. in force. £295

The business of this Company is conducted on the "Mixed" Plan. The Net Premiums are calculated upon the "English Life Table No. 3," interest at 3 per cent. All policies are non-forfeitable after one annual premium.

Briton Medical & General Life Association,

429 Strand, London, Eng.

CAPITAL, £200,000.

CASH CAPITAL, £35,420.

ESTABLISHED 1853.

FRANCIS WEBB, Chairman.

JOHN MESSENT, Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	2,224	£630,768	.....	£682,324	£140,896	.....
1870	1,889	516,532	.....	624,279	173,704	.....

Policies in force Jan. 1, 1871.....26,045. Amount Insured.....£7,508,744

ASSETS, JAN. 1, 1871.

Capital.....£35,420
Other Assets.....588,859
£624,279

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£51,185
£51,185
Surplus.....£573,094

INCOME DURING 1870.

Premium Receipts.....£220,855
Other ".....25,622
£246,477

EXPENDITURES.

Death Claims and Endowments.....£2,704
Policy Claims and Surrenders.....2,707
Bonuses to Policy-holders.....
All other Expenditures.....,229
£270,620

Excess of Expenditures over Receipts.....£24,143

Total Losses Paid.....£716,801. Average Am't of Pol. in force.....£288

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every four years on all participating policies one year in force. Surplus is divided on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums. The risks of the following Companies have been re-insured in this Company: "Britannia Life" (No. 1) in 1865, (which Company had previously reinsured the risks of the "Standard Life of England" in 1840, and "South of England Life" in 1847); "Britannia Mutual Life" in 1865, (which Company had previously reinsured the risks of the "London and Westminster Mnt. Life in 1865); "New Equitable Life" in 1862; "Brunswick Life" in 1857; "Unity and General Life" in 1862, and "Indisputable Life" (No. 2) in 1866.

Caledonian Fire & Life Insurance Co.

19 George St., Edinburgh, Scotland.

CAPITAL, £294,375.

CASH CAPITAL, £29,437.

Fire Branch Established June, 1805. Life Branch Established April, 1833.

FIRST LIFE POL. ISSUED AUGUST 14, 1833. CHARTER PERPETUAL.

JOHN MOINET, Manager.

GEO. H. FAIRBAIRN, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869	325	£132,570	.....	£545,597	£46,862	.....
1870	313	109,940	£345,538	590,058	41,413	.....

Policies in force Jan. 1, 1871.....3,683. Amount Insured.....£1,481,325

ASSETS, JAN. 1, 1871.

Capital.....	£29,437	
Other Assets.....	560,621	
		£590,058

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....	£345,538	
Other Liabilities, exclusive of Capital.....	20,045	
		£365,583
Surplus.....		£224,475

INCOME DURING 1870.

Premium Receipts.....	£44,398	
Other ".....	19,196	
		£63,594

EXPENDITURES.

Death Claims and Endowments.....	£41,413	
Policy Claims and Surrenders.....	990	
Bonuses to Policy-holders.....	.....
All other Expenditures.....	8,972	
		£51,375
Surplus.....		£12,219

Total Losses Paid, 1869-70..£88,275. Average Am't of Pol. in force ..£409

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every seven years on all policies five years in force. Five-sixth of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £3,000. All policies are non-forfeitable after three annual premiums. Fire Insurance business is also transacted by this Company.

Church of England Assurance, Trust & Annuity Ass'n,

9 and 10 King St., Cheapside, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £40,000.

ESTABLISHED 1840.

The Very Rev. the DEAN OF ARMAGH, Ch'm'n.

STEPHEN H. EMMENS, Sec'y.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	----	-----	-----	£424,325	-----	-----
1870	383	£213,968	-----	442,193	-----	-----

Policies in force Jan. 1, 1871.....3,584. Amount Insured.....£2,152,624

ASSETS, JAN. 1, 1871.

Capital.....	£40,000	
Other Assets.....	402,193	
		£442,193

LIABILITIES.

Net Value Pol. in force.....	-----	
Other Liabilities, exclusive of Capital.....	-----	

Surplus.....	-----	-----

INCOME DURING 1870.

Premium Receipts.....	£68,121	
Other ".....	19,036	
		£87,157

EXPENDITURES.

Death Claims and Endowments.....	-----	
Policy Claims and Surrenders.....	-----	
Bonuses to Policy-holders.....	-----	
All other Expenditures.....	-----	

Surplus.....	-----	-----

Total Losses Paid.....£520,000. Average Am't of Pol. in force...£600

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. One-tenth of the profits are reserved as a fund for clergymen to assist them to assure their lives. All policies are non-forfeitable. The risks of the "Schoolmasters' and General Life and Sick Ins. Co." were reinsured in this Company in 1859. Fire insurance business is also transacted.

City of Glasgow Life Assurance Co.

40 St. Vincent Place, Glasgow, Scotland.

CAPITAL, £600,000.

CASH CAPITAL, £60,000.

ESTABLISHED 1838.

EARL OF GLASGOW, Governor.

A. W. TURNBULL, Manager & Act'y.

GEO. GRAY, Secretary.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1867	934	£432,675	.....	£550,000	.....	.....
1868	970	464,624	.....	675,823	.....	.....
1869	627	368,983	.....	700,000	£67,922	.....
1870	748	370,832	.....	725,000	52,270	.....

Policies in force Jan. 20, 1871....6,835. Amount Insured.....£3,970,647

ASSETS, JAN. 20, 1871.

Capital.....	£60,000
Other Assets.....	665,000
	<hr/> £725,000

LIABILITIES.

Net Value Pol. in force.....	
Other Liabilities, exclusive of Capital.....	£21,594
	<hr/> £21,594
Surplus.....	£703,406

INCOME DURING 1870.

Premium Receipts.....	£123,294
Other ".....	21,706
	<hr/> £145,000

EXPENDITURES.

Death Claims and Endowments.....	£67,922
Policy Claims and Surrenders.....	3,704
Bonuses to Policy-holders.....	
All other Expenditures.....	10,602
	<hr/> £82,228
Surplus.....	£62,772

Total Losses Paid.....£847,000. Average Am't of Pol. in force...£585

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums. The risks of the "Mutual Accommodation Life" were reinsured in this Company in 1850.

Clergy Mutual Assurance Society,

2 Broad Sanctuary, Westminster, London, Eng.

INCORPORATED 1829.

FIRST POLICY ISSUED NOV. 4, 1829.

CHARTER PERPETUAL.

The LORD BISHOP OF LONDON, President.

MATTHEW HODGSON, Secretary.

S. HELDER, Actuary.

Number of Policies Issued each year since 1865.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1865-6*	260	£227,700	-----	-----	£54,595	£200,500
1866-7	266	208,395	-----	-----	47,526	-----
1867-8	277	243,220	-----	-----	56,984	-----
1868-9	315	274,540	-----	-----	63,917	-----
1869-70	367	308,940	-----	£1,797,174	55,250	-----
1870-1	426	353,345	£1,566,462	1,910,874	78,576	-----

* Year ending May 31st.

Policies in force May 31, 1871.....5,609. Amount Insured...£4,912,205

ASSETS, MAY 31, 1871.

Capital.....
Other Assets£1,910,874
£1,910,874

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....£1,566,462
Other Liabilities, exclusive of Capital.....18,958
£1,585,420

Surplus.....£325,454

INCOME DURING 1870-1.

Premium Receipts.....£122,479
Other ".....75,817
£198,304

EXPENDITURES.

Death Claims and Endowments.....£78,576
Policy Claims and Surrenders.....2,204
Bonuses to Policy-holders.....
All other Expenditures.....30,839
£111,639

Surplus.....£86,665

Total Losses Paid....£877,532. Average Am't of Pol. in force....£893

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every four years on all policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £7,500. This Society is strictly confined to the clergy of the Church of England and of the Episcopal Church of Scotland, their wives and families, and the near relations of themselves and wives. No commissions are paid for business brought to the Society.

Clerical, Medical and General Life Assurance Society,

31 St. James' Square, London, Eng.

CAPITAL, £500,000.

CASH CAPITAL, £50,000.

Established in 1824 as the "Medical and Clerical Life Assur. Soc'y."

JOHN R. MOBRAÏ, Chairman.

GEO. CUTLIFF, Act'y and Sec'y.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	478	£270,022	.....	£1,699,114	.....	.....
1869-70	466	267,210	.....	1,707,000	£140,719	.....

* Year ending June 30.

Policies in force June 30, 1871.....8,766. Amount Insured.....£5,402,346

ASSETS, JUNE 30, 1871.

Capital.....	£50,000
Other Assets.....	1,657,000
	£1,707,000

LIABILITIES.

Net Value Pol. in force.....	£1,246,193
Other Liabilities, exclusive of Capital.....	76,905
	£1,323,098
Surplus.....	£383,902

INCOME DURING 1869-70.

Premium Receipts.....	£154,624
Other ".....	73,257
	£227,881

EXPENDITURES.

Death Claims and Endowments.....	£140,719
Policy Claims and Surrenders.....	9,194
Bonuses to Policy-holders.....	
All other Expenditures.....	21,786
	£171,699
Surplus.....	£56,182

Total Losses Paid....£2,760,109. Average Am't of Pol. in force.... £616

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The risks of the following Companies have been reinsured in this Company: "Berkshire and Gloucester Life Ins. Co." in 1827, and "Herts, Cambridge and County Life Ins. Co." in 1828.

Colonial Assurance Corporation,

(LIMITED,)

89 Cannon Street, London, Eng.

CAPITAL, £5,524.

CASH CAPITAL, £3,764.

ESTABLISHED 1867.

PHILIP SAYLE, Jr., Manager.

EDWIN JUSTICAN, Actuary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	139	£29,450	.....	£5,139	£223	.....
1870	169	33,600	.....	5,468	.....	.....

Policies in force Jan. 1, 1871....226.

Amount Insured.....£49,836

ASSETS, JAN. 1, 1871.

Capital..... £3,734
 Other Assets..... 1,734

£5,468

LIABILITIES.

Net Value Pol. in force.....
 Other Liabilities, exclusive of Capital.....

Surplus.....

INCOME DURING 1870.

Premium Receipts..... £2,253
 Other "..... 126

£2,379

EXPENDITURES.

Death Claims and Endowments.....
 Policy Claims and Surrenders.....
 Bonuses to Policy-holders.....
 All other Expenditures.....

Surplus.....

Total Losses Paid..... £223.

Average Am't of Pol. in force.... £220

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every three years on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "English Life" Table, interest at 3 and 4 per cent. The largest amount of insurance carried on any one life is £1,000. The only Company in Great Britain issuing both Life and Accident Policies.

Commercial Union Assurance Co.

19 & 20 Cornhill, London, Eng.

CAPITAL, £2,500,000.

CASH CAPITAL, £250,000.

ESTABLISHED 1861.

W. P. PATTISON, Act'y and Manager.

ALEX. SUTHERLAND, Sec'y.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	444	£343,900	-----	£195,997	£23,016	-----
1870	614	442,770	-----	235,496	21,870	-----

Policies in force Jan, 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets..... £235,496

LIABILITIES.

Net Value Pol. in force,
Other Liabilities, exclusive of Capital..... £8,928

Surplus..... £8,928

INCOME DURING 1870.

Premium Receipts..... £58,277
Other "..... 8,470

EXPENDITURES.

Death Claims and Endowments..... £21,870
Policy Claims and Surrenders..... 2,420
Bonuses to Policy-holders..... 75
All other Expenditures..... 7,884

Surplus..... £32,249

Total Losses Paid 1869-70.. £44,886. Average Am't of Pol. in force... ..

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 3 per cent. Policies are non-forfeitable after three annual premiums.

CROWN LIFE ASSURANCE CO.

188 Fleet Street, London, Eng.

CAPITAL, £308,000.

CASH CAPITAL, £210,980.

ESTABLISHED 1825.

CHAS. S. PERCIVAL, Chairman.

B. H. TODD, Actuary & Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Eqt. Ex. 4%	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	976	£530,180	.....	£1,080,980	.....	.....
1869-70	828	426,620	£854,308	1,126,282	£72,659	.....
1870-1	758	373,369	.....	1,211,054	97,051	.....

* Year ending March 25.

Policies in force March 25, 1871....7,832. Amount Insured....£4,568,000

ASSETS, MARCH 25, 1871.

Capital.....£210,980
Other Assets.....1,000,074
£1,211,054

LIABILITIES.

Net Value Pol. in force, Equitable Experience, 4%.....£854,308
Other Liabilities, exclusive of Capital.....35,719
£890,027
Surplus.....£321,027

INCOME DURING 1870-71.

Premium Receipts.....£121,389
Other ".....60,909
£182,298

EXPENDITURES.

Death Claims and Endowments.....£97,051
Policy Claims and Surrenders.....9,938
Bonuses to Policy-holders.....
All other Expenditures.....40,373
£147,362
Surplus.....£34,936

Total Losses Paid....£2,160,000. Average Am't of Pol. in force....£596

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Five-sixths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after one annual premium. The risks of the "Scottish Friendly Life Assurance Society" were reinsured in this Company in 1867.

Dublin Widows' Fund Society,

16 Upper Sackville Street, Dublin, Ireland.

ORGANIZED 1810, AS "WIDOWS' GENERAL ANNUITY CO."

W. J. STOKES, Secretary.

The business of this Company is conducted on the "Proprietary" Plan. Reversionary Annuity Bonds only are issued.

British Workman's Mut. Assur'e Co.

(LIMITED,)

10 Old Square, Birmingham, Eng.

CAPITAL, £10,000.

ESTABLISHED IN 1866.

H. POST, Manager.

No. Pol. Issued in 1870... 8,536. Policies in force April 29, 1871... £14,001

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus is divided among the assured. This Company also issues Sick Benefit Policies.

Equitable Reversionary Int't Soc'y,

London, Eng.

ESTABLISHED 1835.

F. HENDRICKS, Actuary.

F. S. CLAYTON, 1st Secretary.

C. H. CLAYTON, 2d Secretary.

This Society purchases Reversionary Property, Life Interests, Annuities, Life Policies, Loans, &c.

EAGLE INSURANCE COMPANY,

79 Pall Mall, London, Eng.

CAPITAL, £1,722,025.

CASH CAPITAL, £172,202.

Organized in 1807 for the transaction of Fire & Life Insurance business.
Fire business discontinued in 1827.

R. A. GRAY, Chairman.

J. LOCKWOOD, Dep. Chairman.

GEO. HUMPHREYS, Actuary and Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	383	£386,294	.....	£3,114,577	.....	.....
1869-70	404	491,435	.....	3,247,687	£266,678	.....
1870-1	....	.....	.....	3,276,395	313,113	.....

* Year ending June 30.

Policies in force June 30, 1871....20,000. Amount Insured.....£11,200,000

ASSETS, JUNE 30, 1871.

Capital.....	£172,202
Other Assets.....	3,104,193
	£3,276,395

LIABILITIES.

Net Value Pol. 1867, Carlisle Experience, 4 %.....	£1,830,459
Other Liabilities, exclusive of Capital.....	89,068
	£1,919,527
Surplus.....	£1,356,868

INCOME DURING 1870-1.

Premium Receipts.....	£299,852
Other ".....	137,731
	£437,583

EXPENDITURES.

Death Claims and Endowments.....	£313,113
Policy Claims and Surrenders.....	24,811
Bonuses to Policy-holders.....	.....
All other Expenditures.....	51,199
	£389,123

Surplus.....£48,460

Losses Paid, 1869-71....£599,791. Average Am't of Pol. in force....£560

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies four years in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after five annual premiums. The risks of the following Companies have been reinsured in this Company: Protector Life (No. 2) in 1827; United Empire Life, 1827; Alfred Life, 1839; Protector Life (No. 3), 1847; Mariners' & General Life, 1847; Mentor Life, 1855; City of London Life, 1855 [which Company had previously reinsured the risks of the following: People's Assurance Life, 1848; County Life, 1853; Deposit & General Life, 1856; Protestant Life, 1856 (which Company had previously reinsured the risks of the National Friendly, 1853); Absolute Life, 1857; Observer Life, 1857, and Achilles (No. 2), 1858]; Palladium Life (No. 2), 1856; Indisputable Life, 1857; London Mutual Life, 1857; Albion Life, 1858; National & Mercantile Life, 1866 (which Company had previously reinsured the risks of the United Mercantile & Travellers' Life, 1841); Solicitor & General Life, 1866.

Economic Life Assurance Society,

6 New Bridge St., Blackfriars, London, Eng.

ESTABLISHED 1823.

HENRY BARNETT, Chairman.

R. C. FISHER, Actuary.

J. R. GRIMES, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonnses.
1868	453	£412,514	.....	£2,665,544	.....	.....
1869	515	409,000	.....	2,685,305	£292,725	.....
1870	350	277,000	.....	2,748,962	223,624	.....

Policies in force Jan. 1, 1871. ... 9,676.

Amount Insured ... £8,884,755

ASSETS, JAN. 1, 1871.

Capital	
Other Assets	£2,748,942
	<u>£2,768,942</u>

LIABILITIES.

Net Value Pol. in force	
Other Liabilities, exclusive of Capital	£118,757
	<u>£118,757</u>
Surplus	£2,650,185

INCOME DURING 1870.

Premium Receipts	£222,268
Other "	111,907
	<u>£334,175</u>

EXPENDITURES.

Death Claims and Endowments	£223,624
Policy Claims and Surrenders	8,414
Bonuses to Policy-holders .....	.....
All other Expenditures	14,694
	<u>£246,732</u>
Surplus	£87,443

Losses Paid, 1869-70 ... £516,349.

Average Am't of Pol. in force ... £917

The business of this Company is conducted on the "Purely Mutual" Plan. Bonnses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000.

Edinburgh Life Assurance Company,

22 George St., Edinburgh, Scotland.

CAPITAL, £500,000.

CASH CAPITAL, £75,000.

ESTABLISHED 1823.

EARL OF HADDINGTON, President.

JOHN CRAIG, Actuary & Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. New Act. Exp. 3 1-2 per cent.	Gross Assets.	Losses Paid.	Bonuses.
1868-9	750	£353,219	-----	£1,056,556	-----	----
1869-70	690	344,213	-----	1,064,553	£103,927	----
1870-1*	715	426,009	£851,848	1,119,392	70,679	----

* Year ending March 31.

Policies in force March 31, 1871.....6,000. Amount Insured....£2,500,000

ASSETS, JAN. 1, 1871.

Capital.....£75,000
 Other Assets.....1,044,392
 £1,119,392

LIABILITIES.

Net Value Pol. in force, New Actuaries Exp., 3½ %.....£851,848
 Other Liabilities, exclusive of Capital.....35,026
 £886,874
 Surplus.....£232,518

INCOME DURING 1870-71.

Premium Receipts.....£98,141
 Other ".....76,621
 £174,762

EXPENDITURES.

Death Claims and Endowments.....£70,679
 Policy Claims and Surrenders.....3,853
 Bonuses to Stock-holders.....
 All other Expenditures.....45,700
 £120,232
 Surplus.....£54,530

Total Losses Paid.....£1,970,679. Average Am't of Pol. in force...£583

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every seven years on all participating policies five years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. Policies are non-forfeitable after three annual premiums. The risks of the "Glasgow Life Assurance Company" were reinsured in this Company in 1848.

Emperor Life & Fire Assur'ce Soc'y,

54 Cannon St., London, Eng.

CAPITAL, £250,000.

CASH CAPITAL, £8,111.

ESTABLISHED 1853.

EBENEZER CLARKE, Chairman.

E. CLARKE, Jr., Secretary.

W. S. B. WOOLHOUSE, Actuary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3½%	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	688	£100,190	.....	.....	£4,069	.....
1869-70	545	95,348	.....	.....	5,986	.....
1870-1	434	85,650	£177,918	£194,119	4,518	.....

* Year ending March 31.

Policies in force March 31, 1871..... Amount Insured.....

ASSETS, MARCH 31, 1871.

Capital.....	£8,111	
Other Assets.....	180,008	
		£194,119

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3½% }	£177,918	
Other Liabilities, exclusive of Capital..... }		£177,918
		£16,201
Surplus.....		£16,201

INCOME DURING 1870-71.

Premium Receipts.....	.....
Other ".....	.....

EXPENDITURES.

Death Claims and Endowments.....	£4,515	
Policy Claims and Surrenders.....	286	
Bonuses to Policy-holders.....	.....
All other Expenditures.....	.....
		£4,801
Surplus.....		.....

Total Losses Paid.....£45,264. Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every three years on all participating policies five years in force. Seven-tenths of the surplus is divided among the assured on the "Percentage" Plan. The Net premiums are calculated upon the "Carlisle Exp." Table, interest at 3½ per cent. Policies are non-forfeitable after five annual premiums. The largest amount of insurance carried on any one life is £10,000. Impaired lives are insured at an increased rate of premium. The risks of the "Constitution Life" were reinsured in this Company in 1857. Fire insurance business is also transacted.

English & Scottish Law Life Assur'e Asso'n,

12 Waterloo Place, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £75,000.

ESTABLISHED 1839.

Sir W. J. ALEXANDER, Chairman. J. HILL WILLIAMS, Actuary & Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869	618	£439,870				
1870	562	427,722	£535,765	£760,132	£85,625	.....

Policies in force Jan. 1, 1871....4,850. Amount Insured....£3,163,227

ASSETS, JAN. 1, 1871.

Capital.....	£70,000	
Other Assets.....	690,132	
		£760,132

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %....	£535,765	
Other Liabilities, exclusive of Capital.....	147,300	
		£683,065
Surplus.....		£77,067

INCOME DURING 1870.

Premium Receipts.....	£108,346	
Other ".....	52,717	
		£161,063

EXPENDITURES.

Death Claims and Endowments.....	£85,625	
Policy Claims and Surrenders.....	4,291	
Bonuses to Policy-holders.....		
All other Expenditures.....	27,503	
		£117,419
Surplus.....		£43,544

Total Losses Paid.£793,729. Average Am't of Pol. in force....£652

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all policies three years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan.

Equitable Life Assurance Society,

Mansion House Street, London, Eng.

ESTABLISHED 1762.

Lord TREDEGAR, Chairman.

A. MORGAN, Actuary.

J. W. STEVENSON, Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	132	£175,690	.....	£4,627,345	£379,191	.....
1870	245	257,310	.....	4,470,017	453,858	.....

Policies in force Jan. 1, 1871....3,845. Amount Insured.....£7,777,592

ASSETS, JAN. 1, 1871.

Capital.....
 Other Assets.....£4,470,017
 £4,470,017

LIABILITIES.

Net Value Pol. in force.....
 Other Liabilities, exclusive of Capital.....
 Surplus.....

INCOME DURING 1870.

Premium Receipts.....£147,562
 Other ".....58,659
 £206,221

EXPENDITURES.

Death Claims and Endowments.....£453,858
 Policy Claims and Surrenders.....
 Bonuses to Policy-holders.....
 All other Expenditures.....
 £453,858

Excess of expenditure over receipts.....£247,637

Total Losses Paid...£37,253,858. Average Am't of Pol. in force...£2,023

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every ten years on the oldest 5,000 policies in force. Surplus is divided among the assured on the "Percentage" Plan. This Company has never employed agents, or paid commissions for business. The largest amount of insurance carried on any one life is £10,000.

Equity & Law Life Assurance Soc'y,

18 Lincoln's Inn Fields, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £60,000.

FIRST POLICY ISSUED JANUARY 30, 1845.

GEO. RUSSELL, Chairman.

THOS. B. SPRAGUE, Act'y & Sect'y.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1845	117	£106,910	.....	.....	.....	.....
1846	146	136,685	.....	.....	.....	.....
1847	145	129,988	.....	£56,774	.....	£2,177
1848	117	117,181	.....	64,095	£1,800	1,196
1849	149	125,484	£16,026	74,958	4,540	1,204
1850	143	131,624	.....	82,665	2,100	1,443
1851	207	162,075	.....	98,391	6,367	2,097
1852	112	121,903	.....	120,924	3,250	2,119
1853	113	118,693	.....	136,177	10,383	2,119
1854	139	147,865	81,614	156,024	4,999	2,173
1855	154	141,385	.....	174,570	9,623	2,470
1856	161	162,745	.....	191,764	11,861	2,750
1857	127	123,920	.....	209,918	17,267	2,750
1858	148	190,700	.....	228,603	13,789	2,750
1859	135	173,735	152,087	263,720	7,174	2,750
1860	169	204,604	.....	282,460	18,040	3,500
1861	143	196,970	.....	317,584	10,561	3,500
1862	152	211,050	.....	358,648	10,070	3,500
1863	151	238,350	.....	407,653	11,547	3,500
1864	190	308,645	310,689	451,565	26,503	3,500
1865	203	325,306	.....	524,346	41,159	4,250
1866	193	325,810	.....	556,030	49,155	4,250
1867	184	357,331	.....	526,857	31,345	4,250
1868	213	356,833	.....	693,157	42,744	4,250
1869	184	270,495	503,951	760,990	63,606	4,250
1870	180	347,150	.....	815,379	41,020	19,229

Policies in force Jan. 1, 1871, 2,250. Amount Insured, £3,363,746

ASSETS, JAN. 1, 1871.

Capital, £60,000
Other Assets, 755,379
£815,379

LIABILITIES.

Net Value Policies in force, Actuaries Experience, 3 per cent., £503,951
Other Liabilities, exclusive of Capital, 22,324
£526,275

Surplus, £289,104

INCOME DURING 1870.

Premium Receipts, £92,841
Other " 52,736
£145,577

EXPENDITURES.

Death Claims and Endowments, £41,020
Policy Claims and Surrenders, 6,859
Bonuses to Policy-holders, 19,229
All other Expenditures, 22,687
£88,795

Surplus, £66,782

Total Losses Paid, £438,303. Average amount of Pol. in force, £1,495

The business of this Company is conducted on the "Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "English Life Table No. 3," interest at 3 per cent. All policies are non-forfeitable after three annual premiums. The largest amount of insurance on any one life is £10,000. Premiums are calculated for every half year. The risks of the "Etonian and General Life Ins. Co." were reinsured in this Company in 1850.

European Assurance Society,

17 Waterloo Place, London, Eng.

CAPITAL, £800,000.

CASH CAPITAL, £253,180.

Established 1853 as the "People's Provident Life," changed to its present name in 1859.

Gen. Sir F. SMITH, Chairman.

DALTON EASUM, Secretary.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1870	£827,885	£371,800	£207,056	.....

Policies in force Jan. 1, 1871..... Amount Insured.....£8,000,000

ASSETS, JAN. 1, 1871.

Capital.....£253,180

Other Assets.....118,620

£371,800

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 4 %.....£827,885

Other Liabilities, exclusive of Capital.....85,860

£913,745

Deficiency.....£541,945

INCOME DURING 1870.

Premium Receipts.....£202,124

Other ".....40,504

£242,628

EXPENDITURES.

Death Claims and Endowments.....£207,056

Policy Claims and Surrenders.....2,318

Bonuses to Policy-holders.....

All other Expenditures.....154,277

£363,651

Excess of Expenditures over Receipts.....£121,023

Losses Paid, 1870.....£207,056. Average Am't of Pol. in force....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies seven years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, with interest at 4 per cent. Policies are non-forfeitable after five annual premiums. The risks of the following Companies have been reinsured in this Company: United Guarantee and Life, 1854; Industrial and General Life, 1855; Athenaeum Life, 1856; Prince of Wales Life, 1857; United Mutual Mining Life, 1857; United Service Life and Guarantee, 1857; European Life (No. 1), 1858; India and London Life, 1860; Professional Life, 1861; British Guarantee and Life, 1862; Royal Naval and Military Life, 1866; British Nation Life, 1865 (which Company had previously reinsured the risks of the following Companies: British Provident Life, 1859 (which Company had previously reinsured the Anglo Australian Life, 1868; Diadem Life, 1857); British Commercial Life, 1860; English Widows' Life, 1860; (which Company had previously reinsured the Commercial Life, 1867); Phoenix Life, 1860; (which had previously reinsured the Catholic Law and General Life, 1857); English and Irish Church Life, 1861 (which had previously reinsured the Householders' and General Life, 1858; Engineers', Masonic, and General Life, 1858 (which had previously reinsured the Railway General Provident Life, 1855; Universal Provident Life, 1855; Age Life, 1856; Engineers' and Age Life, 1859; Tontine Life, 1849) Wellington Annuity and Life, 1863; Waterloo Life and Loan, 1862 (which Company had previously reinsured the risks of the Deposit Assurance Company, 1861; Life Assurance Treasury, 1861; National Assurance and Investment, 1861; Magnet Life, 1859); London Equitable Life, 1863; London and Provincial Provident, 1861 (which Company had previously reinsured the risks of the British Shield Life, 1857). Since preparing this statement this Company has failed.

Friend's Provident Institution,

45 Darley St., Bradford, Yorkshire, Eng.

ESTABLISHED 1832.

JOHN WILSON, Chairman.

J. J. DYMOND, Secretary.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Assets.	Losses Paid.	Bonnses.
1867-8*	301	£249,611	.....	£904,159	.....	.....
1868-9	279	187,555	.....	942,734	£59,429	.....
1869-70	265	194,100	.....	1,006,685	50,053	.....

* Year ending Nov. 20.

Policies in force Nov. 20, 1870.....4,682. Amount Insured.....£3,135,708

ASSETS, NOV. 20, 1870.

Capital.....
Other Assets.....£1,006,685
£1,006,685

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£10,450
£10,450
Surplus.....£996,235

INCOME DURING 1869-70.

Premium Receipts.....£66,466
Other ".....56,557
£123,023

EXPENDITURES.

Losses.....£50,053
Policy Claims and Surrenders.....1,809
Bonnses to Policy-holders.....52
All other Expenditures.....17,557
£69,471
Surplus.....£53,552

Total Losses Paid.....£715,463. Average Am't of Pol. in force.... £671

The business of this Company is conducted on the "Purely Mutual" Plan. Bonnses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan.

General Life and Fire Assurance Co.

62 King William Street, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £50,000.

Established 1837 as the "Dissenters' and General Fire and Life Assurance Company;" name since changed.

T. CHALLIS, Chairman.

GEO. S. FREEMAN, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	813	£291,925	.....	£347,636	£30,417	.....
1869	778	291,995	.....	363,001	27,944	.....
1870	789	319,896	.....	375,100	34,967	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£50,000	
Other Assets.....	325,000	
		£375,000

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
Surplus.....		

INCOME DURING 1870.

Premium Receipts.....	£63,742	
Other ".....	42,127	
		£105,869

EXPENDITURES.

Death Claims and Endowments.....	£34,967	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	30,111	
		£65,078

Surplus..... £40,791

Losses Paid, 1868-70..... £93,328. Average Am't of Pol. in force... ..

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after four annual premiums. Fire Insurance business is also transacted.

Great Britain Mutual Life Assurance Soc'y,

101 Cheapside, London, Eng.

ESTABLISHED 1844.

Viscount NEWRY, Chairman.

WM. M. MAKEHAM, Actuary.

ANDREW FRANCIS, Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	741	£206,450	.....	£103,908	£37,222	.....
1870	745	221,200	.....	111,113	31,461	£5,003

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	
Other Assets.....	£136,972
	£136,972

LIABILITIES.

Net Value Pol. in force.....	
Other Liabilities, exclusive of Capital.....	£9,611
	£9,611
Surplus.....	£127,361

INCOME DURING 1870.

Premium Receipts.....	£56,108
Other ".....	24,315
	£80,423

EXPENDITURES.

Death Claims and Endowments.....	£31,461
Policy Claims and Surrenders.....	1,366
Bonuses to Policy-holders.....	5,003
All other Expenditures.....	28,155
	£65,985
Surplus.....	£14,438

Total Losses Paid..... Average Am't of Pol. in force.....

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The risks of the following Companies were reinsured in this Company: Achilles Life (No. 1) in 1844, and National Union Life in 1868.

Gresham Life Assurance Society,

37 Old Jewry, London, Eng.

CAPITAL, £100,000.

CASH CAPITAL, £21,712.

ESTABLISHED 1848.

W. H. THORNTHWAIT, Chairman.

F. A. CURTIS, Sec'y & Act'y.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3½%	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	3,693	£1,438,148	.....	.....	£112,219	.....
1869-70	3,552	1,666,617	£1,303,721	£1,453,012	138,803	.....

* Year ending June 30.

Policies in force June 30, 1870.....23,945. Amount Insured....£9,342,189

ASSETS, JUNE 30, 1870.

Capital	£21,712
Other Assets.....	1,431,300
	<u>£1,453,012</u>

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3½%.....	£1,330,721
Other Liabilities, exclusive of Capital.....	33,586
	<u>£1,364,407</u>
Surplus	£88,605

INCOME DURING 1869-70.

Premium Receipts.....	£363,837
Other ".....	72,429
	<u>£436,266</u>

EXPENDITURES.

Death Claims and Endowments.....	£138,803
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	124,501
	<u>£263,304</u>
Surplus.....	£172,962

Total Losses Paid....£937,284. Average Am't of Pol. in force....£407

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan.

Guardian Fire and Life Assurance Comp'y,

11 Lombard Street, London, Eng.

CAPITAL, £2,000,000.

CASH CAPITAL, £1,000,000.

ESTABLISHED DECEMBER, 1821.

F. H. JANSEN, Chairman.

SAMUEL BROWN, Actuary.

T. TALLEMACH, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Eqn. Ex. $3\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Bonuses.
1870	£1,426,614	£1,673,845	£172,914	.....

Policies in force Jan. 1, 1871....4,094.

Amount Insured....£4,441,351

ASSETS, JAN. 1, 1871.

Capital.....	£1,000,000
Other Assets.....	663,845
	£1,663,845

LIABILITIES.

Net Value Pol. in force, Equitable Experience, $3\frac{1}{2}\%$...	£1,426,614
Other Liabilities, exclusive of Capital.....	102,424
	£1,529,038
Surplus	£134,807

INCOME DURING 1870.

Premium Receipts.....	£136,065
Other "	71,233
	£207,238

EXPENDITURES.

Death Claims and Endowments.....	£172,914
Policy Claims and Surrenders.....	3,533
Bonuses to Policy-holders.....	.....
All other Expenditures.....	13,103
	£189,550
Surplus.....	£17,688

Total Losses Paid....£5,056,745. Average Am't of Pol. in force....£1,084

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The risks of the following Companies have been reinsured in this Company: "Westminster Life," 1863, and "Promoter Life" in 1862. Fire Insurance business is also transacted.

Hand-in-Hand Fire & Life Insurance Soc'y,

1 New Bridge Street, London, Eng.

Established 1696 as the "Amicable Contribution Fire Ins. Co." Name since changed as at present.

FIRST LIFE POLICY ISSUED IN 1836.

WM. ASHLEY, Chairman.

JAMES M. TERRY, Act'y & Sec'y,

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869	218	£209,645	£281,448	£1,161,564	—	—
1870	---	-----	360,362	1,340,780	£57,820	£45,072

Policies in force Jan. 1, 1871....3,339. Amount Insured.....£3,246,546

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£1,340,780
£1,340,780

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %....£360,362
Other Liabilities, exclusive of Capital.....34,202
£394,564
Surplus.....£946,215

INCOME DURING 1870.

Premium Receipts.....£117,009
Other ".....61,872
£178,881

EXPENDITURES.

Death Claims and Endowments.....£57,820
Policy Claims and Surrenders.....3,239
Bonuses to Policy-holders.....45,072
All other Expenditures.....18,695
£124,826
Surplus.....£54,055

Total Losses Paid....£873,926. Average Am't of Pol. in force.....£972

The business of this Company is conducted on the "Mutual" Plan. Bonuses are paid annually on all policies five years in force. Fire Insurance business is also transacted.

Imperial Fire & Life Ins. Comp'y,

1 Old Broad Street, London, Eng.

CAPITAL, £750,000.

CASH CAPITAL, £75,000.

ESTABLISHED 1820.

JAMES SCOTT, Chairman.

ANDREW BADEN, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1869-70	---	-----	-----	£682,324	£99,475	-----
1870-1*	---	-----	£709,409	839,940	97,474	-----

* Year ending Jan. 31.

Policies in force Jan. 31, 1871.....3,516. Amount Insured.....£2,768,485

ASSETS, JAN. 31, 1871.

Capital.....	£75,000	
Other Assets.....	764,940	
		£839,940

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %.....	£709,409	
Other Liabilities, exclusive of Capital.....	62,731	
		£772,140
Surplus.....		£67,800

INCOME DURING 1870.

Premium Receipts.....	£84,262	
Other ".....	47,944	
		£132,206

EXPENDITURES.

Death Claims and Endowments.....	£99,358	
Policy Claims and Surrenders.....	7,627	
Bonuses to Policy-holders.....		
All other Expenditures.....	21,154	
		£128,139
Surplus.....		£4,067

Losses Paid, 1869-71...£196,949. Average Am't of Pol. in force..... £787

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at 4 per cent. Policies are non-forfeitable after one annual premium. The risks of the following Companies have been re-insured in this Company: "Hope Fire and Life" in 1844, and the "Bristol Union Fire and Life" in 1844. Fire Insurance business is also transacted.

Imperial Union Assurance Comp'y,

(LIMITED,)

9 Finsbury Place, London, Eng.

CAPITAL, £33,200.

CASH CAPITAL, £4,495.

ESTABLISHED 1866.

ACCIDENT BUSINESS COMMENCED JULY 1, 1868.

J. H. EVANS, Secretary.

No. Pol. issued Jan. 1, 1869, to March 30, 1870.....485.

Amount insured£113,300.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every three years on all participating policies one year in force. Five-sixths of the surplus is divided among the assured on the "Percentage" Plan. Impaired lives are assured at an increased rate of premium. Policies are non-forfeitable after five annual premiums. Accident assurance business is also transacted. The risks of the "County Life" were reinsured in this Company in 1865.

GLASGOW ANNUITY SOCIETY,

49 Virginia Street, Glasgow, Scotland.

SAMUEL EASTON, Chairman.

WM. THOMSON, Actuary.

THOS. BROWN, Secretary.

The business of this Society is conducted on the "Proprietary" Plan. Annuity Bonds only are issued.

Law Reversionary Interest and Insurance Society.

68 Chancery Lane, London, Eng.

CAPITAL, £250,000.

ESTABLISHED 1853.

R. GURNEY, Chairman.

J. H. WILLIAMS, Actuary.

C. B. CLABON, Secretary.

This Company issues Annuity, Reversionary Interest, and Endowment policies. The business is conducted on the "Mixed" Plan.

Lancashire Insurance Company,

Exchange Street, Manchester, Eng.

CAPITAL, £1,461,400.

CASH CAPITAL, £146,140.

ESTABLISHED 1852.

JOHN TODD, Chairman.

GEO. STEWART, General Manager.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	£15,978	.....
1869	£189,935	£396,441	19,569	.....
1870	453,861	19,450	£3,385

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£146,140	
Other Assets.....	307,721	
		£453,861

LIABILITIES.

Net Value Pol. in force	£189,935	
Other Liabilities, exclusive of Capital	6,891	
		£196,826
Surplus.....		£257,035

INCOME DURING 1870.

Premium Receipts.....	£38,726	
Other "	8,501	
		£47,227

EXPENDITURES.

Death Claims and Endowments.....	£19,450	
Policy Claims and Surrenders.....	1,245	
Bonuses to Policy-holders	3,385	
All other Expenditures.....	6,176	
		£30,255
Surplus.....		£16,971

Total Losses Paid..... Average Am't of Pol. in force....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums. Fire Insurance business is also transacted. The risks of the "British Fire and Life" were reinsured in this Company in 1853.

LAW LIFE ASSURANCE SOC'Y,

Fleet St., London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £100,000.

ESTABLISHED 1823.

FIRST POLICY ISSUED JUNE 14, 1823.

St. Hon. BARON CHELMSFORD, Chairman.

GRIFFITH DAVIS, Actuary.

Number of Policies Issued during 1870.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	236	£255,092	.....	£5,359,509	£381,235	£36,112

Policies in force Jan. 20, 1871... 6,772. Amount Insured..... £10,633,986

ASSETS, JAN. 1, 1871.

Capital.....	£100,000
Other Assets.....	5,359,509
	<u>£5,459,509</u>

LIABILITIES.

Net Value Pol. in force.....	
Other Liabilities, exclusive of Capital.....	£51,066
	<u>£51,066</u>
Surplus.....	£5,408,443

INCOME DURING 1870.

Premium Receipts.....	£270,518
Other ".....	235,825
	<u>£506,342</u>

EXPENDITURES.

Death Claims and Endowments.....	£381,235
Policy Claims and Surrenders.....	15,806
Bonuses to Policy-holders.....	36,112
All other Expenditures.....	24,169
	<u>£457,322</u>
Surplus.....	£49,020

Total Losses Paid... £8,432,225. Average Am't of Pol. in force... £1,570

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies two years in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums on participating policies are calculated upon the "Northampton Exp." Table, interest at 3 per cent., and "Davies' Equitable Exp." Table, interest at 3½ per cent. for non-participating policies. The largest amount of insurance carried on any one life is £10,000.

Law Property and Life Assurance Society,

30 Essex Street, Strand, London, Eng.

CAPITAL, £237,750.

CASH CAPITAL, £9,575.

ESTABLISHED MAY, 1850.

E. W. COX, Chairman.

EDWARD S. BARNES, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The risks of the following companies have been reinsured in this Company: "Era Fire and Life" (Life Branch) in 1858 (which Company had previously reinsured the risks of the "Saxon Life in 1856), and "British and Foreign Reliance Life and Marine" (Life Branch) in 1858.

LONDON ANNUITY SOCIETY,

Serjeants Inn, Fleet Street, London, Eng.

ESTABLISHED 1765.

WM. PAYNE, Chairman.

Rev. E. SHEPHERD, Secretary.

The business of this Company is conducted on the "Proprietary" Plan. Annuity bonds only are issued.

London and Glasgow Insurance Co.

91 Queen Street, London, Eng.

CAPITAL, £10,000.

ESTABLISHED NOV. 11, 1870.

WM. E. WILLIAMS, Manager.

The business of this Company is conducted on the "Mixed" Plan. Life, Annuity, and Guarantee policies are issued. The risks of the "Monarch Investment Company" were assumed by this Company in 1870.

Law Union Fire and Life Insurance Comp'y,

126 Chancery Lane, London, Eng.

CAPITAL, £250,000.

CASH CAPITAL, £57,500.

ESTABLISHED 1854.

Sir WM. FOSTER, Chairman.

FRANK MCGEDY, Act'y and Sec'y.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1867-8*	224	£165,225	.....			.....
1868-9	309	263,490	.....	£236,442	£25,289	.....
1869-70	290	228,212	£183,285	284,546	19,461	.....

* Year ending Nov. 30.

Policies in force Nov. 30, 1870.....2,450. Amount Insured.....£1,596,557

ASSETS, NOV. 30, 1870.

Capital.....	£57,500	
Other Assets.....	227,046	
		£284,546

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....	£183,285	
Other Liabilities, exclusive of Capital.....		
		£183,285
Surplus.....		£101,261

INCOME DURING 1869-70.

Premium Receipts.....	£49,821	
Other ".....	12,250	
		£62,071

EXPENDITURES.

Death Claims and Endowments.....	£19,461	
Policy Claims and Surrenders.....		
Bonuses to Policy-holders.....		
All other Expenditures.....	20,000	
		£39,461
Surplus.....		£22,610

Total Losses Paid.....£207,677. Average Am't of Pol. in force.... £651

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Ninety-five per cent. of the surplus is divided among the assured on the "Percentage" Plan. The risks of the following Companies have been reinsured in this Company: "Mitre Life" in 1854 (which Company had previously reinsured the risks of the "Ægis Life" in 1854), "Hope Mutual Life" in 1855, and "Cambrian and Universal Life" in 1857. Fire Insurance business is also transacted.

Legal and General Life Assurance Society,

10 Fleet Street, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £171,046.

ESTABLISHED 1836.

E. A. NEWTON, Manager and Actuary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	152	£298,275	.....	£1,583,886	£125,312	.....
1870	170	229,470	.....	1,621,397	113,921	£3,256

Policies in force Jan. 1, 1871....3,183. Amount Insured.....£4,743,732

ASSETS, JAN. 1, 1871.

Capital.....£171,046
Other Assets.....1,483,594
£1,654,640

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£31,876
£31,876
Surplus.....£1,622,764

INCOME DURING 1870.

Premium Receipts.....£129,529
Other ".....68,887
£198,416

EXPENDITURES.

Death Claims and Endowments.....£113,921
Policy Claims and Surrenders.....4,481
Bonuses to Policy-holders.....3,256
All other Expenditures.....21,056
£142,714
Surplus.....£56,702

Total Losses Paid....£1,893,921. Average Am't of Pol. in force....£1,490

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan.

Life Association of Scotland,

82 Prince Street, Edinburgh, Scotland.

CAPITAL, £400,000.

CASH CAPITAL, £75,000.

Established 1838 as the "Edinburgh and Glasgow Life." Changed to its present name the same year.

Sir ARCH. HOPE, Chairman.

ROBERT RAINIE, Secretary.

JOHN FRASER, Manager.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1867-8*	1,403	£668,386	.....	£1,106,053	£95,760	.....
1868-9	1,328	657,315	.....	1,287,910	102,175	.....
1869-70	1,439	701,197	.....	1,357,387	123,651	.....
1870-1	.....	.....	.....	.....	.....	.....

* Year ending April 5.

Policies in force April 5, 1870. Amount Insured £7,425,182

ASSETS, APRIL 5, 1870.

Capital £75,000
 Other Assets 1,282,387
 £1,357,387

LIABILITIES.

Net Value Pol. in force,
 Other Liabilities, exclusive of Capital £7,460
 £7,460
 Surplus £1,349,927

INCOME DURING 1869-70.

Premium Receipts £237,387
 Other " 20,296
 £257,683

EXPENDITURES.

Death Claims and Endowments £123,650
 Policy Claims and Surrenders
 Bonuses to Policy-holders
 All other Expenditures
 £123,650
 Surplus £134,033

Total Losses Paid £1,231,420. Average Am't of Pol. in force.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid annually on all participating policies six years in force. Surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after five annual premiums. The risks of the "Mercantile Life" were reinsured in this Company in 1850.

Liverpool and London and Globe Insurance Company,

1 Dale Street, Liverpool, Eng.

CASH CAPITAL, £391,752.

The "Globe Ins. Co." (Fire and Life) was established in 1803. The "Liverpool and London" (Fire and Life) in 1836. The "Globe" was amalgamated with the "Liverpool and London" in 1864.

C. SAUNDERS, Chairman.

HENRY THOMSON, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	1,123	£639,780	.....	£2,472,956	£195,573	.....
1869	1,130	661,066	£2,183,575	2,704,209	182,235	.....
1870	841	426,410	2,296,177	2,887,982	180,154	.....

Policies in force Jan. 1, 1871.....12,760. Amount Insured.....£6,995,793

ASSETS, JAN. 1, 1871.

Capital.....£391,752
Other Assets.....2,496,230
£2,887,982

LIABILITIES.

Net Value Pol. in force.....£2,296,177
Other Liabilities, exclusive of Capital.....
£2,296,177
Surplus.....£591,805

INCOME DURING 1870.

Premium Receipts.....£268,985
Other ".....
£268,985

EXPENDITURES.

Death Claims and Endowments.....£180,154
Policy Claims and Surrenders.....
Bonuses to Policy-holders.....
All other Expenditures.....
£180,154
Surplus.....£88,831

Total Losses Paid....£1,963,038. Average Am't of Pol. in force....£549

The business of this Company is conducted on the "Proprietary" Plan. The risks of the following Companies have been reinsured in this Company: "London, Edinburgh and Dublin Fire and Life" in 1846; "Australian and Colonial and General Life" in 1852; "North of England Fire and Life" in 1858; Sheffield, Rotherham and Chesterfield Fire and Life" in 1858; and "Licensed Victuallers' Fire and Life" (afterwards named "Monarch") in 1857 (which Company had previously reinsured the risks of the "British Empire Life"—No. 1—in 1845, and "British Empire Life"—No. 2—in 1845); "Leeds & Yorkshire" in 1864. Fire Insurance business is also transacted.

London Assurance Corporation,

For Fire, Life, and Marine Assurances,
7 Royal Exchange, London, Eng.

CASH CAPITAL, £448,275. CHARTER PERPETUAL.

INCORPORATED 1720.

FIRST POLICY ISSUED JUNE 7, 1721.

EDWIN GOWER, Governor.

A. H. BAILEY, Actuary.

JOHN P. LAWRENCE, Sec'y.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1868	...	.....	.....	£2,463,563	.....	.....
1869	352	£279,629	.....	2,469,967	£137,834	.....
1870	450	320,000	£1,378,823	2,595,039	138,759	£12,344

Policies in force Jan. 1, 1871.....6,472.

Amount Insured.....£5,009,706

ASSETS, JAN. 1, 1871.

Capital.....	£448,275
Other Assets	2,146,764
	£2,595,039

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %	£1,378,823
Other Liabilities, exclusive of Capital.....	1,158,706
	£2,437,529
Surplus.....	£157,510

INCOME DURING 1870.

Premium Receipts.....	£212,473
Other "	59,807
	£272,280

EXPENDITURES.

Death Claims and Endowments.....	£138,759
Policy Claims and Surrenders.....	5,411
Bonuses to Policy-holders.....	12,344
All other Expenditures.....	18,460
	£174,974
Surplus.....	£97,306

Total Losses Paid..... Average Am't of Pol. in force.... £774

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. Policies are non-forfeitable after three annual premiums. The risks of the following companies have been reinsured in this Company: "Asylum Life" in 1857, and "Commercial and General Life" in 1853.

London & Birmingham Assur'ce Co.

(LIMITED,)

Exchange Buildings, New St., Birmingham, Eng.

CAPITAL, £250,000. CASH CAPITAL, £6,550.

Established in 1865 as the "Birmingham Alliance Assurance Co." Changed to its present name March 16, 1870.

SAMUEL BRIGGS, Chairman.

J. B. BANNERMAN, Actuary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amonnt Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	96	£24,545	.....	£7,416	.....	.....
1870	112	37,094	.....	8,471	£1,200	.....

Policies in force Jan. 1, 1871.....261. Amonnt Insured.....£86,608

ASSETS, JAN. 1, 1871.

Capital.....	£6,550
Other Assets.....	1,921
	<hr/> £8,471

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	<hr/>
Surplus.....	.....

INCOME DURING 1870.

Premium Receipts.....	£2,842
Other ".....	385
	<hr/> £3,327

EXPENDITURES.

Death Claims and Endowments.....	£1,200
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	500
	<hr/> £1,700
Surplus.....	£1,627

Total Losses Paid.....£4,600. Average Am't of Pol. in force....£330

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan.

London & Lancashire Life Assurance Co.

Leadenhall St., London, Eng.

CAPITAL, £96,230.

CASH CAPITAL, £9,623.

ESTABLISHED 1862.

F. W. RUSSELL, Chairman.

W. P. CLIBEHUGH, Actuary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	492	£192,640	.....	£51,866	.....	.....
1869	571	204,710	.....	66,336	£9,093	.....
1870	462	144,414	.....	68,561	.....	.....

Policies in force Jan. 1, 1871....2,700.

Amount Insured ...£1,000,000

ASSETS, JAN. 1, 1871.

Capital.....	£9,623	
Other Assets.....	58,938	
		£68,561

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	
Surplus.....	.....	.....

INCOME DURING 1870.

Premium Receipts.....	£34,021	
Other ".....	.....
		£34,021

EXPENDITURES.

Death Claims and Endowments.....	£9,093	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	15,428	
		£24,521
Surplus.....		£9,500

Total Losses Paid Average Am't of Pol. in force....£370

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 4 per cent.

London and Manchester Industrial Assurance Co.

(LIMITED,)

Southwark Exchange, London, Eng.

CAPITAL, £100,000.

CASH CAPITAL, £1,607.

INCORPORATED 1869.

FIRST POLICY ISSUED Nov. 19, 1869.

HENRY MARRIOTT, General Manager.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	26,000	£135,000	....	£2,433	£5,140	....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£1,607	
Other Assets.....	826	
		£2,433

LIABILITIES.

Net Value Pol. in force.....		
Other Liabilities, exclusive of Capital.....	£326	
		£326
Surplus.....		£2,107

INCOME DURING 1870.

Premium Receipts.....	£12,499	
Other ".....	1,298	
		£13,797

EXPENDITURES.

Death Claims and Endowments.....	£5,140	
Policy Claims and Surrenders.....	188	
Bonuses to Stock-holders.....		
All other Expenditures.....	8,469	
		£13,797
Surplus.....		.....

Total Losses Paid..... Average Am't of Pol. in force.....£5

The business of this Company is conducted on the "Proprietary" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £300.

London & Provincial Law Assurance Soc'y,

21 Fleet Street, London, Eng.

CAPITAL, £1,000,000.

CASH CAPITAL, £97,684.

ESTABLISHED 1845.

J. R. HOPE SCOTT, Chairman.

RALPH P. HARDY, Act'y & Sec'y.

Number of Policies Issued each year since 1866.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 3%	Gross Assets.	Losses Paid.	Bonuses.
1866	----	-----	-----	£433,000	£33,778	-----
1867	----	-----	-----	445,000	38,732	-----
1868	220	£306,625	-----	495,194	24,175	-----
1869	197	289,970	-----	566,181	32,606	-----
1870	161	312,240	£412,476	624,997	37,004	-----

Policies in force Jan. 1, 1871....2,107. Amount Insured.....£2,847,449

ASSETS, JAN. 1, 1871.

Capital.....	£97,684
Other Assets.....	527,313
	<hr/> £624,997

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 3%.....	£412,476
Other Liabilities, exclusive of Capital.....	6,591
	<hr/> £419,067
Surplus.....	£205,930

INCOME DURING 1870.

Premium Receipts.....	£79,845
Other ".....	26,380
	<hr/> £106,225

EXPENDITURES.

Death Claims and Endowments.....	£37,004
Policy Claims and Surrenders.....	1,885
Bonuses to Policy-holders.....	51
All other Expenditures.....	13,999
	<hr/> £52,939
Surplus.....	£53,286

Total Losses Paid....£332,910. Average Am't of Pol. in force....£1,351

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies two years in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. The Net premiums are calculated upon the "Actuaries Exp." Table, interest at 3 per cent.

London & Southwark Ins. Corpo'n,

(LIMITED,)

72 and 74 King William St., London, Eng.

CAPITAL, £500,000.

CASH CAPITAL, £100,000.

ESTABLISHED 1864.

HENRY ASTE, Chairman.

W. P. REYNOLDS, Manager.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. 80 per cent. of the surplus is divided among the assured on the "Percentage" Plan.

Marine and General Mutual Ins. Co.

14 Leadenhall St., London, Eng.

ESTABLISHED 1852.

P. D. HADOW, Chairman.

W. C. MORGAN, Secretary.

The business of this Company is conducted on the "Mutual" Plan. Bonuses are paid every five years on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan.

Manchester Provident Ass'e Soc'y,

(LIMITED,)

41 Prince's St., Manchester, Eng.

ESTABLISHED 1825.

Total Losses paid since organization.....£5,000

The business of this Company is conducted on the "Mixed" Plan. Four-fifths of the profits are divided among the assured on the "Percentage" Plan.

LONDON LIFE ASSOCIATION,

81 King William Street, London, Eng.

ESTABLISHED DECEMBER 1, 1806.

Baron HEATH, President.

ALFRED HEAD, Vice-President.

EDWARD DOCKER, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	135	£163,500	.....	£3,004,484	£76,150	.....
1869	222	242,250	.....	3,025,059	.....	.....
1870	250	302,050	£3,056,465	3,141,019	78,960	.....

Policies in force Jan. 1, 1871... 5,792. Amount Insured..... £7,386,305

ASSETS, JAN. 1, 1871.

Capital.....	.....
Other Assets	£3,141,019
	£3,141,019

LIABILITIES.

Net Value Pol. in force.....	£3,056,465
Other Liabilities, exclusive of Capital.....	67,750
	£3,124,206
Surplus.....	£16,813

INCOME DURING 1870.

Premium Receipts.....	£257,392
Other ".....	133,962
	£391,354

EXPENDITURES.

Death Claims and Endowments.....	£78,960
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	260
All other Expenditures.....	214,202
	£293,422
Surplus.....	£97,932

Total Losses Paid... £5,700,000. Average Am't of Pol. in force... £1,276

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every seven years on all participating policies seven years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000. This Association has never employed agents, or paid commissions for business.

London & County Provident Instit'n,

7 Bishopsgate St., London, Eng.

ESTABLISHED 1871.

HENRY G. ASHHURST, Chairman.

W. A. BOWSER, Act'y & Sect'y.

Life policies for small amounts are issued, and premiums payable monthly.

Masonic and General Fire and Life Ins. Co.

(LIMITED.)

9 Bridge St., London, Eng.

CAPITAL, £8,020.

CASH CAPITAL, £4,831.

ESTABLISHED 1831.

GEO. BEAMAN, M.D., Chairman.

FRED. BEGG, Act'y and Manager.

The business of this Company is conducted on the "Mixed" Plan. This Company originated the new system of *Positive Life Assurance*. It secures assurers a *Promissory Note* (instead of the ordinary policy) for each premium paid, which is payable "To Bearer" either during the life-time or at the death of the assured. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums.

MIDLAND COUNTIES INS. CO.

Silver Street, Lincoln, Eng.

WM. RUDGARD, Chairman.

H. LATHAM, Secretary.

The business of this Comp'y is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies two years in force, to the extent of 80 per cent. Surplus is divided among the assured on the "Percentage" Plan. The risks of the "Kent Mutual Life Ins. Co." were transferred to this Company in 1859, which Company had previously reinsured the risks of the "English Provident Life" (No. 1) in 1857.

Metropolitan Life Assurance Society,

3 Prince's Street, London, Eng.

ESTABLISHED 1835.

DANIEL BURGESS, Chairman.

HENRY MARSHALL, Actuary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Asscts.	Losses Paid.	Bonuses.
1868	....	£195,700	.....	£1,258,239	.....	.....
1869	213	175,000	.....	1,282,676	£83,671	.....
1870	259	226,366	£798,002	1,363,790	87,216	£54,757

Policies in force Jan. 1, 1871.....4,726. Amount Insured....£4,105,441

ASSETS, JAN. 1, 1871.

Capital.....	.....
Other Assets.....	£1,363,790
	£1,363,790

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 % ...	£798,002
Other Liabilities, exclusive of Capital.....	42,784
	£840,786
Surplus.....	£523,004

INCOME DURING 1870.

Premium Receipts.....	£133,281
Other ".....	60,596
	£193,877

EXPENDITURES.

Death Claims and Endowments.....	£87,216
Policy Claims and Surrenders.....	4,227
Bonuses to Policy-holders.....	54,757
All other Expenditures.....	8,320
	£154,520
Surplus.....	£29,357

Total Losses Paid....£1,270,000. Average Am't of Pol. in force....£867

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies five years in force. The Society has never employed agents, nor paid commissions for business. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the Actuaries Experience Table, interest at 4 per cent. Policies are non-forfeitable after two annual premiums.

Minerva Banking Assur'e Corp'n,

(LIMITED,)

40 Chancery Lane, London, Eng.

ESTABLISHED 1870.

R. S. SISSON, Chairman.

C. W. ROE, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid to the assured every three years. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan.

Mut. Provident Alliance Assurance Society,

2 Albion Place, London, Eng.

Established 1846 as the "Christian Mutual Provident Society." Changed to its present name in 1858.

Rev. J. B. OWEN, Chairman.

CHAS. BURLS, Secretary.

The business of this Society is conducted on the "Purely Mutual" Plan. Life, Endowment, Annuity and Sick Policies are issued.

NATIONAL DEBT OFFICE,

Old Jewry, London, Eng.

ESTABLISHED 1697.

A. G. FINLAISON, Actuary.

Government Annuity Policies only issued.

National Equitable Provident Soc'y,

(LIMITED,)

28½ Market Street, Leicester, Eng.

CAPITAL, £3,000.

CASH CAPITAL, £2,250.

INCORPORATED SEPT. 2, 1869.

FIRST POL. ISSUED MARCH, 1870.

HENRY GREEN, Chairman.

FRED. W. CLARKE, Manager.

JOHN WALL, Secretary.

The business of this Company is conducted on the "Proprietary" Plan. The Net Premiums are calculated upon the "Northampton Exp." Table. The largest amount insured on any one life is £100.

National Guardian Insurance Co.

484 Oxford Street, London, Eng.

ESTABLISHED 1865.

STEPHEN W. PROSSER, Chairman.

THOS. BOURNE, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every three years on all participating policies one year in force. Four-fifths of the surplus are divided among the assured. The risks of the following Companies have been reinsured in this Company: "Official and Guardian Life" in 1854, and "New National" in 1865.

National Industrial Assur'e Soc'y,

29 New Bridge Street, London, Eng.

ESTABLISHED 1854 AS THE "OPERATIVE MUTUAL LIFE ASSURANCE SOCIETY."

WM. GROSER, Chairman.

CHAS. WOODRUFFE, Secretary.

National Life Assurance Society,

2 King William Street, London, Eng.

ESTABLISHED 1830.

JAMES B. SMITH, Chairman.

CHAS. ANSELL, Jr., Actuary.

FRED. LOCK, Secretary.

Number of Policies Issued each year since 1863.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1863	£200,855	.....	£468,705	.....	£12,560
1864	209,050	.....	496,305	.....	12,930
1865	204,965	.....	527,896	.....	13,713
1866	178,003	.....	559,697	.....	15,038
1867	139,245	£232,904	570,489	£48,086	14,533
1868
1869	157	183,230	.....	574,730	40,723	.....
1870	441,060	588,449	41,210	14,628

Policies in force Jan. 1, 1871.....2,300. Amount Insured.....£1,487,329

ASSETS, JAN. 1, 1871.

Capital.....	.....
Other Assets.....	£588,449
	<u>£588,449</u>

LIABILITIES.

Net Value Pol. in force.....	£441,060
Other Liabilities, exclusive of Capital.....	.....
	<u>£441,060</u>
Surplus.....	£147,389

INCOME DURING 1870.

Premium Receipts.....	£71,037
Other ".....	34,497
	<u>£105,534</u>

EXPENDITURES.

Death Claims and Endowments.....	£41,210
Policy Claims and Surrenders.....	7,492
Bonuses to Policy-holders.....	14,628
All other Expenditures.....	12,991
	<u>£76,321</u>
Surplus.....	£29,213

Total Losses Paid....£300,000. Average Am't of Pol. in force....£643

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid annually on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. Policies are non-forfeitable after three annual premiums.

National Assurance Co. of Ireland,

3 College Green, Dublin, Ireland.

CAPITAL, £100,000.

ESTABLISHED 1822.

HAROLD ENGLEBACH, Secretary.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	----	-----	£217,454	£399,725	£5,707	-----

Policies in force Jan. 1, 1871. Amount Insured.

ASSETS, JAN. 1, 1871.

Capital.....	£100,000
Other Assets.....	299,725
	<u>£399,725</u>

LIABILITIES.

Net Value Pol. in force, 1868.....	£217,454
Other Liabilities, exclusive of Capital.....	53,240
	<u>£270,694</u>
Surplus	£129,031

INCOME DURING 1870.

Premium Receipts.....	£6,341
Other ".....	17,813
	<u>£24,154</u>

EXPENDITURES.

Death Claims and Endowments.....	£5,707
Policy Claims and Surrenders.....	-----
Bonuses to Policy-holders.....	-----
All other Expenditures.....	15,849
	<u>£21,556</u>
Surplus.....	£2,598

Total Losses Paid..... Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Four-fifths of the surplus are divided among the assured. The Life risks of the "Royal Exchange Assurance Company of Ireland" were re-insured in this Company in 1821.

National Provident Institution,

48 Gracechurch Street, London, Eng.

ESTABLISHED DECEMBER, 1835.

CHAS. GILPIN, Chairman.

SAMUEL SMILES, Secretary.

Number of Policies Issued each year since 1866.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1866	764	£404,120	.....	.....	.....	.....
1867	1,032	502,800	.....	£2,789,649	£162,829	.....
1868	918	497,352	.....	.....	173,840	.....
1869	922	444,900	.....	2,947,491	198,418	.....
1870	745	369,400	£2,232,627	3,085,116	286,360	.....

Policies in force Jan. 1, 1871....19,624. Amount Insured....£10,040,506

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....: £3,085,116
£3,085,116

LIABILITIES.

Net Value Pol. in force.....£2,232,627
Other Liabilities, exclusive of Capital.....110,379
£2,343,006
Surplus.....£742,110

INCOME DURING 1870.

Premium Receipts.....£310,626
Other ".....115,044
£425,670

EXPENDITURES.

Death Claims and Endowments.....£286,360
Policy Claims and Surrenders.....11,215
Bonuses to Policy-holders.....
All other Expenditures.....25,577
£323,152
Surplus.....£102,518

Total Losses Paid....£2,776,466. Average Am't of Pol. in force....£512

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. The Net Premiums are calculated upon a Special Table, interest at 3 per cent. Policies are non-forfeitable. The largest amount of insurance carried on any one life is £5,000.

New Albert Life Ins. Company,

(LIMITED,)

12 Moorgate Terminus, London, Eng.

ESTABLISHED 1870.

Admiral W. S. WISEMAN, Chairman.

T. PLATTS, Manager.

Number of Policies Issued in 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	500	.....	.....	£2,808	£149	.....

Policies in force Jan. 1, 1871.....500. Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	
Other Assets.....	£2,808
	£2,808

LIABILITIES.

Net Value Pol. in force.....	
Other Liabilities, exclusive of Capital.....	
	£2,808
Surplus.....	£2,808

INCOME DURING 1870.

Premium Receipts.....	£3,508
Other ".....	50
	£3,558

EXPENDITURES.

Death Claims and Endowments.....	£149
Policy Claims and Surrenders.....	
Bonuses to Policy-holders.....	
All other Expenditures.....	601
	£750
Surplus.....	£2,808

Total Losses Paid.....£149. Average Am't of Pol. in force.....

The business of this Company is conducted on the "Purely Mutual" Plan. This Company was established to carry on the business of the late "Albert" for the benefit of the policy-holders, and to transact new business. The "Albert" was established in 1838 as the "Freemasons' and General Life," but in 1850 was changed to the "Albert." In 1869 the "Albert" failed, and is now winding up in Chancery. The following Companies had previously transferred their business to the "Albert:" Preceptors' and General in 1849, Beacon (Life Branch) in 1856, Times Life and Guarantee in 1857, Nat. Guardian Life (No. 1) in 1857, (which Company had previously reinsured the risks of the Official and General Life in 1854), Medical Invalid Life in 1860, Kent Mutual Life in 1861, Family Endowment in 1861, (which Company had previously reinsured the risks of the Empire Life (No. 2) in 1857), Bank of London (Life Branch) in 1858 (which Company had previously reinsured the risks of the Falcon Life in 1856, Durham and Northumberland Life in 1856, Merchants' and Traders' Life in 1858, Anchor Life in 1857, National Provincial in 1856), Western Life in 1865 (which Company had previously reinsured the risks of the Manchester and London Life in 1862, Metropolitan Counties Life in 1862 [which Company had previously reinsured the risks of the St. George Life & Loan in 1861, which Company had previously reinsured the risks of the London & Continental Life in 1869].)

North British & Mercantile Ins. Co.

64 Prince's St., Edinburgh, Scotland.

The "North British (Fire and Life) Insurance Co." was established in 1809. First Life Policy issued in 1823. Amalgamated with the "Mercantile Fire Ins. Co." and name changed as at present in 1862.

CASH CAPITAL, £250,000.

Duke of ROXBURGH, Pres't. DAVID SMITH, Manager. JOHN OGILVIE, Sec'y.

Number of Policies Issued each year since 1855.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1855	423	£292,978	.....	.....	.....	.....
1856	392	274,274	.....	.....	.....	.....
1857	325	276,931	.....	.....	.....	.....
1858	455	377,425	.....	.....	.....	.....
1859	605	449,913	.....	.....	.....	.....
1860	741	475,649	.....	.....	.....	.....
1861	785	527,626	.....	.....	.....	.....
1862	1,037	768,334	.....	.....	.....	.....
1863	.....	.....	.....	.....	.....	.....
1864	.....	.....	.....	.....	.....	.....
1865	1,486	1,018,707	.....	£1,903,037*	.....	.....
1866	1,001	828,848	.....	.....	.....	.....
1867	916	821,818	.....	2,687,314*	.....	.....
1868	908	738,582	.....	2,838,118*	.....	.....
1869	863	933,301	.....	3,091,111*	£235,574	.....
1870	879	810,632	£1,868,723	2,095,351†	192,532	.....

* Including Fire Branch.

† Life Assets only.

Policies in force Jan. 1, 1871....13,365. Amount Insured....£10,080,072

ASSETS, JAN. 1, 1871.

Capital.....£250,000
Other Assets.....1,845,351
£2,095,351

LIABILITIES.

Net Value Pol. in force.....£1,868,723
Other Liabilities, exclusive of Capital.....44,364
£1,913,087
Surplus.....£182,264

INCOME DURING 1870.

Premium Receipts.....£267,532
Other ".....93,211
£360,743

EXPENDITURES.

Death Claims and Endowments.....£192,532
Policy Claims and Surrenders.....
Bonuses to Policy-holders.....
All other Expenditures.....
£192,532
Surplus.....£168,211

Losses Paid, 1869-70. ..£428,106. Average Am't of Pol. in force....£754

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus is divided among the assured on the "Percentage" Plan. All policies are non-forfeitable. The risks of the following Companies have been reinsured in this Company: "United Kingdom Life" in 1862; "Volunteer Life" in 1865.

NORTHERN ASSURANCE CO.

1 Moorgate Street, London, Eng.

3 King St., Aberdeen, Scotland.

CAPITAL, £2,000,000.

CASH CAPITAL, £97,245.

Established 1836 as the "North of Scotland Assurance Co." (Fire and Life.)
Name changed afterwards as at present.

J. CRUIKSHANK, Chairman.

A. P. FLETCHER, Actuary and Manager.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1868	919	£460,915	.....	£654,674	£79,551	.....
1869	619	392,462	.....	790,638	73,818	.....
1870	515	274,208	£743,736	840,443	68,461	.....

Policies in force Jan. 1, 1871....8,210. Amount Insured.....£3,886,913

ASSETS, JAN. 1, 1871.

Capital.....	£97,245	
Other Assets.....	743,198	£840,443

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....	£743,736	
Other Liabilities, exclusive of Capital.....	.....	£743,736
Surplus.....	.....	£96,707

INCOME DURING 1870.

Premium Receipts.....	£120,837	
Other ".....	29,857	£150,694

EXPENDITURES.

Death Claims and Endowments.....	£68,461	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	.....	£68,461
Surplus.....	.....	£82,233

Total Losses Paid..... Average Am't of Pol. in force....£473

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £8,000. Policies are non-forfeitable after three annual premiums. The risks of the following Companies have been reinsured in this Company: "Bon Accord Fire and Life" in 1845; "Western Life of Scotland" in 1847; "Scottish Masonic Life" in 1848; "Agricultural Life" in 1848; "Home and Colonial" Fire and Life in 1866.

Norwich Union Life Ins. Society,

Surrey St., Norwich, Eng.

"The Society for a Perpetual Ass'e," afterwards known as "The Amicable Life," established 1706, was amalgamated with this Co. in 1866.

ESTABLISHED 1808.

THOS. BEEVOE, Chairman.

SAM'L BIGNOLD, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Assets.	Losses Paid.	Bonuses.
1868	506	£251,148	.....	£2,378,171	£174,045	.....
1869	584	334,882	.....	2,342,118	220,363	.....
1870	399	269,550	.....	2,282,736	201,191	.....

Policies in force Jan. 1, 1871, Amount Insured, £6,500,000

ASSETS, JAN. 1, 1871.

Assets, £1,811,430

£1,811,430

LIABILITIES.

Liabilities, not including Net Value Policies in force, £74,255

£74,255

Surplus, £1,737,175

INCOME DURING 1870.

Premium Receipts, £151,319

Other " 87,014

£238,333

EXPENDITURES.

Death Claims and Endowments, £201,191

Policy Claims and Surrenders, 8,374

All other Expenditures, 46,574

£255,239

Deficiency, £14,906

Total Losses Paid, £595,699. Average Amount of Pol. in force,

"AMICABLE" FUND.

Policies in force Jan. 1, 1871, Amount Insured,

ASSETS, JAN. 1, 1871.

Assets, £472,306

£472,306

LIABILITIES.

Liabilities, not including Net Value Policies in force, £11,269

£11,269

Surplus, £461,037

INCOME DURING 1870.

Premium Receipts, £25,648

Other " 22,108

£47,756

EXPENDITURES.

Death Claims and Endowments, £59,989

Policy Claims and Surrenders, 1,843

All other Expenditures, 1,126

£62,958

Deficiency, £15,202

The business of this Society is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Policies are non-forfeitable after three annual premiums. The risks of the following Companies have been reinsured in this Society: "Society for a Perpetual Assurance," afterwards known as the "Amicable Society," in 1866 [to which Society had been transferred the business of the "Brotherly Society" (Annuity) in 1746]; "Nottingham and Derby" (Life Branch) in 1869.

National Widows' Life Assurance Fund,

(LIMITED,)

17 Garrick Street, London, Eng.

ESTABLISHED 1867.

JOHN PHILIPS, Secretary.

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every three years on all participating policies one year in force. The risks of the following companies have been reinsured in this Company: "London and Northern Life" in 1868 (which Company had previously reinsured the risks of the "Life Investment Mortgage Assurance Company" in 1867).

Norwich Provident Ins. Society,

17 New Bridge Street, London, Eng.

ESTABLISHED 1860.

L. C. ALEXANDER, Secretary.

In addition to the regular Life business, Industrial policies are issued, premiums payable weekly or monthly.

Patriotic Assurance Co. of Ireland,

9 College Green, Dublin, Ireland.

CAPITAL, £1,218,659.

CASH CAPITAL, £121,948.

ESTABLISHED 1824.

W. J. HANCOCK, Secretary and Actuary.

ASSETS AUGUST 31, 1870.

Capital.....	£121,948
Other Assets	94,023
	£215,971

INCOME DURING 1869-70.

Premium Receipts,	£11,563
Other " "	4,284
	£15,847

The business of this Company is conducted on the "Mixed" Plan. Two-thirds of the surplus are divided among the assured on the "Percentage" Plan.

PELICAN LIFE INSURANCE CO.

70 Lombard St., London, Eng.

ESTABLISHED 1797.

CASH CAPITAL, £159,824.

ROBERT TUCKER, Secretary.

Number of Policies Issued during 1870.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3%	Gross Assets.	Losses Paid.	Bonuses.
1870	£846,712	£1,244,085	£85,285	.....

Policies in force Nov. 30, 1870..... Amount Insured.....£3,007,431

ASSETS, NOV.:30, 1870.

Capital.....	£159,824
Other Assets.....	1,084,261
	£1,244,085

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3%.....	£846,712
Other Liabilities, exclusive of Capital.....	34,019
	£880,731
Surplus.....	£363,354

INCOME DURING 1869-70.

Premium Receipts.....	£93,040
Other ".....	52,651
	£145,691

EXPENDITURES.

Death Claims and Endowments.....	£85,285
Policy Claims and Surrenders.....	10,002
Bonuses to Policy-holders.....	161
All other Expenditures.....	36,594
	£132,042
Surplus.....	£13,649

Total Losses Paid....£5,000,000. Average Am't of Pol. in force....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every seven years on all participating policies five years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000. Policies are non-forfeitable after three annual premiums. The Life risks of the "Manchester Fire and Life Insurance Co." were reinsured in this Company in 1846.

PLANET ASSURANCE CORP'N,

50 Finsbury Square, London, Eng.

CAPITAL, £100,000.

CASH CAPITAL, £20,000.

ESTABLISHED MAY 1, 1866.

F. INGOLDSBY, Chairman.

MARKHAM E. EVANS, Manager.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1866-7*	553	£165,050	.....	£20,836	£100	.....
1867-8	624	144,375	.....	24,130	100	.....
1868-9	501	141,300	.....	28,813	1,850	.....
1869-70	430	115,375	.....	36,050	1,500	.....

* Year ending July 31.

Policies in force July 31, 1870..... Amount Insured.....

ASSETS, JULY 31, 1870.

Capital.....	£20,000	
Other Assets.....	16,050	£36,050

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	£29,723	£29,723
Surplus.....	.....	£7,327

INCOME DURING 1869-70.

Premium Receipts.....	£13,190	
Other ".....	1,408	£14,598

EXPENDITURES.

Death Claims and Endowments.....	£1,500	
Policy Claims and Surrenders.....	73	
Bonuses to Policy-holders.....	.....
All other Expenditures.....	6,103	£7,676
Surplus.....	.....	£6,922

Total Losses Paid.....£3,550. Average Am't of Pol. in force....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus are divided among the assured. The Net Premiums are calculated upon the "Actuaries Exp." Table, interest at $3\frac{1}{2}$ per cent.

People's Universal Life Assurance

And Sick Fund Friendly Society,

Railway Buildings, Wolverhampton, Eng.

ESTABLISHED 1858.

JAMES GEORGE, Manager and Secretary.

This Society issues Life, Endowment, and Sickness policies for small amounts (not over £200), adapted to the Middle and Industrial classes.

Positive Government Security Life Assurance Co.

(LIMITED,)

17 Old Broad Street, London, Eng.

CAPITAL, £500,000.

ESTABLISHED 1870.

J. D. BELL, Chairman.

WILLIAM WINNETT, Secretary.

The business of this Company is conducted on the "Mutual" Plan. The Net Premiums are calculated upon the English Life Table No. 3, interest at 3 per cent. Policies are non-forfeitable after one annual premium.

PRACTICAL ILLUSTRATION OF THE POSITIVE SYSTEM.

A married professional man, aged 40, enjoying an income of £1,000 per annum, derivable from his personal exertions, desired to make pecuniary provision for his wife and four children by effecting a Positive Assurance for £2,000, to be paid for by Ten Annual Premiums of £140 10s. each.

On payment of the first premium, the assured became entitled to a Positive Note for £200, being one-tenth part of the sum assured, and also a Positive Policy for £1,800, the two sums making up the £2,000 assured. Taking advantage of the facilities of the Positive system, the assured determined on distributing his assurance into five equal parts, giving one to his wife, and one to each child. To carry this into effect, instead of taking one Positive Note for £200, he divided it into five Positive Notes of £40 each; and by disposing of them as stated, his object was accomplished; the surrender value of each Positive Note being £11 4s. (this is 40 per cent. of the premium paid). The Positive Policy for £1,800 would remain in force for twelve months from date of issue, and on payment of each renewal premium would be reduced by £200, while the Positive Notes would be increased by a like amount. The assured, however, arranged that in the event of his death occurring before having paid all the ten annual premiums, the sum assured by the Positive Policy should be distributed like the Positive Notes. He, however, lived for many years, and paid all the ten annual premiums of £140 10s. each, he receiving each year five Positive Notes of £40 each, which he distributed in the same manner, therefore giving his wife and children Positive Notes of £400 each, payable at his death, or convertible into cash at any time to the extent of £112. The assured's income being released from further payment on account of Life Assurance, constituted a great advantage to himself and family. At his death, the Positive Notes were presented to the office for payment by the holders, and being payable "to bearer," the several sums were paid, free from all deductions for probate or other duty, and without the names of the receivers being required by the Company.

Post-Office (Government) Insurance,

Gen'l P. O., St. Martin's-le-Grand, London, Eng.

ESTABLISHED 1865.

POSTMASTER-GENERAL, Manager.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	422	£32,671	.....	£17,594	.....	.....
1870	385	31,254	.....	19,736	.....	.....

Policies in force Jan. 1, 1871....2,480. Amount Insured.....£190,072

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£17,594

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....
Surplus.....£17,594

INCOME DURING 1870.

Premium Receipts.....£5,045
Other ".....410

EXPENDITURES.

Death Claims and Endowments.....£1,678
Policy Claims and Surrenders.....
Bonuses to Policy-holders.....
All other Expenditures.....2,387

Surplus.....£1,392

Total Losses Paid.....£2,921. Average Am't of Pol. in force.....£77

The business of this Company is conducted on the "Mutual" Plan.

Protector Endowment, Loan & Annuity Co.

34 King Street, London, Eng.

CAPITAL, £100,000.

ESTABLISHED 1853.

ALFRED SMEE, Chairman.

A. McMORRAN, Secretary.

The business of this Company is conducted on the "Proprietary" Plan.

PROVIDENT LIFE OFFICE,

50 Regent St., London, Eng.

CAPITAL, £250,000.

CASH CAPITAL, £49,376.

ESTABLISHED 1806.

R. T. WOODHOUSE, M.D., Chairman.

J. HODDINOTT, Secretary.

J. A. BEAUMONT, Managing Director.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1867	----	-----	£1,293,588	£1,772,364	-----	-----
1868	----	-----	-----	-----	-----	-----
1869	974	£474,273	-----	-----	£150,025	-----
1870	799	326,590	-----	1,732,100	176,982	-----

Policies in force Jan. 1, 1871.....9,496. Amount Insured.....£4,911,799

ASSETS, JAN. 1, 1871.

Capital.....£49,376
 Other Assets.....1,682,754
 -----£1,732,100

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %.....£1,293,588
 Other Liabilities, exclusive of Capital.....41,843
 -----£1,335,431
 Surplus.....£396,669

INCOME DURING 1870.

Premium Receipts.....£156,886
 Other ".....72,700
 -----£229,586

EXPENDITURES.

Death Claims and Endowments.....£176,982
 Policy Claims and Surrenders.....7,556
 Bonuses to Policy-holders.....
 All other Expenditures.....23,026
 -----£207,564
 Surplus.....£22,022

Total Losses Paid.....£4,690,456. Average Am't of Pol. in force....£520

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent.

Provident Clerks' Mutual Life Association,

15 Moorgate Street, London, Eng.

ESTABLISHED 1840.

R. H. JONES, Chairman.

W. T. LINFORD, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	1,264	£231,850	.....	£375,318	£31,103	.....
1869	1,180	223,550	.....	411,746	28,136	.....
1870	1,111	195,950	.....	452,527	34,790	.....

Policies in force Jan. 1, 1871....12,321. Amount Insured.....£2,364,000

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£452,527
£452,527

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£5,785
£5,785
Surplus.....£446,742

INCOME DURING 1870.

Premium Receipts.....£66,699
Other ".....19,659
£86,358

EXPENDITURES.

Death Claims and Endowments.....£34,790
Policy Claims and Surrenders.....2,620
Bonuses to Policy-holders.....
All other Expenditures.....14,311
£51,721
Surplus.....£34,637

Total Losses Paid.....£275,000. Average Am't of Pol. in force....£192

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. The risks of the following Companies have been reinsured in this Company: "Consols Life" in 1862 (which Company had previously reinsured the risks of the "British, Foreign and Colonial Life" in 1839).

Provincial Insurance Company,

High Street, Wrexham, Wales.

CAPITAL, £200,000.

CASH CAPITAL, £20,000.

ESTABLISHED 1852.

THOS. BARNES, Chairman.

ROBT. WILLIAMS, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	595	£130,050	.....	.....	.....	.....
1869	477	123,378	.....	.....	£17,240	.....
1870	...	.....	.....	£153,557	19,113	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£20,000	
Other Assets.....	133,557	
		£153,557

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	
Surplus.....	.....	.....

INCOME DURING 1870.

Premium Receipts.....	£34,043	
Other ".....	5,976	
		£40,019

EXPENDITURES.

Death Claims and Endowments.....	£19,113	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	10,000	
		£29,113
Surplus.....	.....	£10,906

Total Losses Paid Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Four-fifths of the surplus are divided among the assured.

Prudential Assurance Company,

68 Ludgate Hill, London, Eng.

CAPITAL, £47,700.

CASH CAPITAL, £5,607.

Established 1848 as the "Prudential Mutual Life;" name changed to the "British Prudential" in 1869, again changed to the "British Prudential and Consolidated" in 1865, again changed to its present name in 1867.

Rev. J. GILLMAN, Chairman.

HENRY HARBEN, Secretary.

Number of Policies Issued during 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Exp. 3%	Gross Assets.	Losses Paid.	Bonuses.
1869	£112,794	£280,988	£86,594	....
1870	243,028	94,290	....

Policies in force Jan. 1, 1871.....10,757. Amount Insured.....
Industrial Policies " "673,475.

ASSETS, JAN. 1, 1871.

Capital..... £8,539
Other Assets..... 379,867
£388,406

LIABILITIES.

Net Value Pol. in force, Carlisle Exp., 3% (1866)..... £112,794
Other Liabilities, exclusive of Capital..... 32,584
£145,378

Surplus..... £243,028

INCOME DURING 1870.

Premium Receipts..... £261,090
Other " 37,128
£298,218

EXPENDITURES.

Death Claims and Endowments £94,290
Policy Claims and Surrenders 2,777
Bonuses to Stock-holders
All other Expenditures..... 120,303
£217,370

Surplus..... £80,848

Total Losses Paid.... £661,871. Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000. All policies are non-forfeitable after five annual premiums. The risks of the following Companies have been reinsured in this Company: "British Industry Life" in 1860, "London and Westminster Life" (No. 2) in 1863, "British Mutual Life" in 1868, "Consolidated Life" in 1869, and "Hercules Life" (No. 2) in 1869 (which Company had previously reinsured the risks of the "International Life" in 1869, known until 1855 as the "National Loan Fund Life").

QUEEN INSURANCE COMPANY,

Liverpool, England.

CAPITAL, £2,000,000.

CASH CAPITAL, £179,800.

ESTABLISHED 1857.

BERNARD HALL, Chairman.

J. MONCRIEF WILSON, Gen'l Manager.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	402	£164,446	.....	£427,173	.....	.....
1870	275	132,505	.....	479,116	£18,219	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£179,800	
Other Assets.....	299,316	£479,116

LIABILITIES.

Net Value Pol. in force.....		
Other Liabilities, exclusive of Capital.....	£43,847	£43,847
Surplus.....		£435,269

INCOME DURING 1870.

Premium Receipts.....	£36,961	
Other.....	5,211	£42,172

EXPENDITURES.

Death Claims and Endowments.....	£18,220	
Policy Claims and Surrenders.....	2,327	
Bonuses to Policy-holders.....	578	
All other Expenditures.....	6,554	£27,679
Surplus.....		£14,493

Total Losses Paid..... Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Three-fourths of the surplus are divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000. Policies are non-forfeitable after three annual premiums.

Reliance Mutual Life Assurance Society,

71 King William St., London, Eng.

ESTABLISHED 1840.

GEO. ASHLIN, Chairman.

EDW'D BUTLER, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Equ. Ex. $3\frac{1}{2}\%$	Gross Assets.	Losses Paid.	Bonuses.
1868	701	£223,257	£225,485	£236,703	£22,078	-----
1869	744	250,573	240,343	259,344	26,760	-----
1870	734	243,322	259,725	291,814	27,913	£543

Policies in force Jan. 1, 1871.... 5,998. Amount Insured..... £1,984,364

ASSETS, JAN. 1, 1871.

Capital.....	£291,814
Other Assets.....	£291,814

LIABILITIES.

Net Value Pol. in force, Equitable Exp., $3\frac{1}{2}\%$	£259,725
Other Liabilities, exclusive of Capital.....	11,784
	£271,509
Surplus.....	£20,305

INCOME DURING 1870.

Premium Receipts.....	£60,869
Other ".....	12,845
	£73,714

EXPENDITURES.

Losses.....	£27,913
Policy Claims and Surrenders.....	4,166
Bonuses to Policy-holders.....	543
All other Expenditures.....	16,997
	£49,619
Surplus.....	£24,095

Losses Paid, 1868-70.... £76,751. Average Am't of Pol. in force.... £331

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies two years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Equitable Experience" Table, interest at $3\frac{1}{2}\%$ per cent. The largest amount of insurance carried on any one life is £10,000. The risks of the "East of England Life" were reinsured in this Company in 1858.

Rock Life Assurance Society,

15 New Bridge Street, London, Eng.

ESTABLISHED 1806.

FIRST POLICY ISSUED MAY 22, 1806.

CASH CAPITAL, £1,101,308.

JOHN RAYDEN, Actuary.

H. W. PORTER, Asst. Actuary.

Number of Policies Issued during 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force, Nor. Exp. 3%	Gross Assets.	Losses Paid.	Bonuses.
1869	376	£318,510	£1,481,659	£3,172,604	£259,596	£73

Policies in force Jan. 1, 1870... 4,013. Amount Insured..... £5,380,750

ASSETS, JAN. 1, 1870.

Capital.....	£1,101,308
Other Assets.....	2,071,296
	£3,172,604

LIABILITIES.

Net Value Pol. in force, Northampton Exp., 3%.....	£1,481,659
Other Liabilities, exclusive of Capital.....	
	£1,481,659
Surplus.....	£1,690,945

INCOME DURING 1869.

Premium Receipts.....	£154,895
Other ".....	169,417
	£324,312

EXPENDITURES.

Death Claims and Endowments.....	£259,596
Policy Claims and Surrenders.....	20,990
Bonuses to Policy-holders.....	73
All other Expenditures.....	77,427
	£357,086

Excess of Expenditures over Receipts..... £32,774

Total Losses Paid.... £7,500,000. Average Am't of Pol. in force... £1,341

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every seven years on all participating policies two years in force. Two-thirds of the surplus are divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Northampton Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000. All policies are non-forfeitable after two annual premiums.

ROYAL INSURANCE COMPANY,

Royal Insurance Buildings, Liverpool, Eng.

CASH CAPITAL, £289,095.

ESTABLISHED 1845.

CHAS. TURNER, Chairman.

J. H. McLAREN, Manager.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Equ. Exp. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1868	1,569	£703,172	-----	-----	£93,171	-----
1869	1,258	564,249	£858,363	£1,850,869	121,621	-----
1870	1,235	-----	-----	2,017,658	90,681	£3,500

Policies in force Jan. 1, 1870....14,513. Amount Insured....£6,718,476

ASSETS, JAN. 1, 1870.

Capital.....	£289,095
Other Assets.....	1,728,563
	<hr/> £2,017,658

LIABILITIES.

Net Value Pol. in force, Equitable Experience, 3 %	£858,363
Other Liabilities, exclusive of Capital.....	59,868
	<hr/> £918,241
Surplus.....	£1,099,417

INCOME DURING 1870.

Premium Receipts.....	£222,817
Other ".....	52,338
	<hr/> £275,155

EXPENDITURES.

Death Claims and Endowments.....	£90,681
Policy Claims and Surrenders.....	13,030
Bonuses to Policy-holders.....	3,500
All other Expenditures.....	108,560
	<hr/> £215,771
Surplus.....	£59,384

Total Losses Paid..... Average Am't of Pol. in force....£463

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies two years in force. Two-thirds of the surplus are divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Equitable Experience" Table; interest at 3 per cent.

Royal Exchange Assurance Corp'n,

Royal Exchange, London, Eng.

CASH CAPITAL, £689,220.

INCORPORATED JUNE 20, 1720.

JAMES S. HODGSON, Chairman.

ROBERT P. STEELE, Secretary.

THOS. B. WINSER, Actuary.

The business of this Corporation is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Two-thirds of the surplus are divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £15,000. The risks of the "Royal Exchange Annuity Society" were reinsured in this Company.

Royal Farmers' Insurance Comp'y,

3 Norfolk Street, London, Eng.

ESTABLISHED 1840.

ALFRED DENISON, Chairman.

JOHN REDDISH, Secretary.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan.

Royal Cambrian Provident Soc'y,

19 Glebeland St., Merthyr-Tydvil, Wales.

INCORPORATED DEC. 30, 1868.

FIRST POLICY ISSUED JAN. 4, 1869.

J. THOMAS, Chairman.

J. T. MORGAN, Secretary.

The business of this Company is conducted on the "Purely Mutual" Plan. The largest amount of insurance carried on any one life is £200. Sick benefit policies are also issued, which include disablement in case of accident.

SCEPTRE LIFE ASSOCIATION,

(LIMITED,)

13 Finsbury Place, London, Eng.

CAPITAL, £100,000.

CASH CAPITAL, £10,485.

INCORPORATED AUG. 11, 1864.

FIRST POLICY ISSUED SEPT. 14, 1864.

DANIEL KING, Chairman.

J. G. PHILLIPS, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1865	947	£99,639	.....	.....	.....	.....
1866	1,180	148,090	.....	.....	.....	.....
1867	1,158	149,600	.....	£15,330	.....	.....
1868	1,177	174,100	.....	.....	.....	.....
1869	904	130,400	.....	.....	.....	.....
1870	860	121,500	.....	26,134	£6,022	.....

Policies in force Jan. 1, 1871.....4,012. Amount Insured....£565,379

ASSETS, JAN. 1, 1871.

Capital.....	£10,485
Other Assets.....	15,649
	£26,134

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	£26,134

Surplus.....£26,134

INCOME DURING 1870.

Premium Receipts.....	£16,114
Other ".....	776
	£16,890

EXPENDITURES.

Death Claims and Endowments.....	£6,022
Policy Claims and Surrenders.....	31
Bonuses to Policy-holders.....	.....
All other Expenditures.....	3,047
	£9,100
Surplus.....	£7,790

Total Losses Paid..... Average Am't of Pol. in force....£140

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at $3\frac{1}{2}$ per cent. The largest amount of insurance carried on any one life is £2,000. Policies are non-forfeitable after five annual premiums. The risks of the "Southampton Mutual Life and Sick Insurance Company" were reinsured in this Company in 1867.

Scottish Amicable Life Assurance Society,

99 St. Vincent's Place, Glasgow, Scotland.

ESTABLISHED 1826.

Duke of ROXBURGH, President.

JOHN STOTT, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	649	£287,685	.....	£1,295,683	£118,564	.....
1869	740	393,733	.....	1,334,078	123,092	.....
1870	766	332,616	.....	1,413,584	104,328	.....

Policies in force Jan. 1, 1871.....11,842. Amount Insured.....£5,535,868

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£1,413,584
£1,413,584

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£56,949
£56,949
Surplus.....£1,356,635

INCOME DURING 1870.

Premium Receipts.....£152,869
Other ".....77,275
£230,144

EXPENDITURES.

Death Claims and Endowments.....£104,327
Policy Claims and Surrenders.....14,386
Bonuses to Policy-holders.....874
All other Expenditures.....24,762
£144,349
Surplus.....£85,795

Total Losses Paid....£1,500,000. Average Am't of Pol. in force....£468

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every seven years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £5,000.

Scottish Commercial Insurance Co.

133 West George Street, Glasgow, Scotland.

CAPITAL, £550,000.

CASH CAPITAL, £55,000.

ESTABLISHED 1865.

ALEX. CRUM, Chairman.

F. J. HALLOWS, Manager.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Val. Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868-9*	£55,389	£100	.....
1869-70	61,367	600	.....

* Year ending September 30.

Policies in force Sept. 30, 1870..... Amount Insured.....

ASSETS, SEPT. 30, 1870.

Capital.....	£55,000	
Other Assets.....	6,367	
		£61,367

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....

Surplus.....	£61,367

INCOME DURING 1869-70.

Premium Receipts.....	£2,747	
Other ".....	593	
		£3,340

EXPENDITURES.

Death Claims and Endowments.....	£600	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	362	
		£962
Surplus.....		£2,378

Total Losses Paid..... £1,000. Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan.

Scottish Equitable Life Assurance Society,

26 St. Andrew's Square, Edinburgh, Scotland.

ESTABLISHED 1831.

Duke of BUCCLEUCH, President.

GEO. TODD, Manager.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1867-8*	516	£324,671	.....	£1,777,651	.....	.....
1868-9	556	338,905	.....	1,857,877	£181,649	.....

* Year ending March 1.

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan.

UNITED ASSURANCE SOCIETY,

106 Duke Street, Liverpool, Eng.

ESTABLISHED 1832.

M. HAMILTON, President.

THOS. WALKER, Secretary.

All kinds of Life Assurance Policies are issued.

United Kent Assurance Society,

High Street, Maidstone, Eng.

ESTABLISHED 1824.

Sir EDW. FILMER, Chairman.

EDW. LONDON, Secretary.

All kinds of Life Assurance Policies are issued.

Scottish Imperial Insurance Co.

50 West George Street, Glasgow, Scotland.

CASH CAPITAL, £25,000.

ESTABLISHED 1865.

ALEX. DONALDSON, Chairman.

W. W. BEID, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	316	£141,825	.....	.....	.....	.....
1869	168	71,230	.....	£57,232	£2,190	.....
1870	136	54,560	.....	60,327	5,458	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£25,000	
Other Assets.....	35,237	
	<hr/>	£60,237

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	<hr/>
Surplus		£60,237

INCOME DURING 1870.

Premium Receipts.....	£9,439	
Other ".....	910	
	<hr/>	£10,349

EXPENDITURES.

Death Claims and Endowments.....	£5,458	
Policy Claims and Surrenders.....	33	
Bonuses to Policy-holders.....	.....
All other Expenditures.....	3,235	
	<hr/>	£8,726
Surplus.....		£1,623

Total Losses Paid..... Average Am't of Pol. in force.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Five-tenths of the surplus are divided among the assured on the "Percentage" Plan.

Scottish National Insurance Co.

22 St. Andrew's Square, Edinburgh, Scotland.

CAPITAL, £200,000.

CASH CAPITAL, £80,832.

Established in 1841 as the "National Life Ins. Co. of Scotland."
First Life Policy issued in 1843.

E. S. GORDON, Chairman.

J. McCANDLISH, Manager.

WALTER BROWN, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonnses.
1868-9*	597	£274,265	.....	.....	.....	.....
1869-70	440	235,895	.....	£512,274	£42,990	.....

* Year ending May 14.

Policies in force May 14, 1870.....5,282. Amount Insured.....£2,532,072

ASSETS, MAY 14, 1870.

Capital.....	£80,832	
Other Assets.....	431,442	
		£512,274

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
	
Surplus.....		£512,274

INCOME DURING 1869-70.

Premium Receipts.....	£82,603	
Other ".....	20,893	
		£103,496

EXPENDITURES.

Death Claims and Endowments.....	£42,990	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	.....
		£42,990
Surplus.....		£60,506

Total Losses Paid.....£400,000. Average Am't of Pol. in force.....£479

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies four years in force. Nine-tenths of the surplus are divided among the assured on the "Percentage" Plan. All policies are non-forfeitable after three annual premiums. The risks of the "United Deposit Life" were reinsured in this Company in 1853.

THE CORPORATION OF THE Scottish Provident Institution,

6 St. Andrew's Square, Edinburgh, Scotland.

ESTABLISHED FEB. 20, 1837.

FIRST POL. ISSUED JULY 5, 1837.

JAMES WATSON, Manager.

JOHN WATSON, Secretary.

JAMES MEIKLE, Actuary.

Number of Policies Issued each year since 1862.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1862	792	£372,460	.....	£861,005	£56,776	.....
1863	880	455,793	.....	938,962	59,650	.....
1864	962	493,456	.....	1,023,487	57,884	.....
1865	1,030	501,906	.....	1,133,471	53,123	.....
1866	1,056	511,569	.....	1,245,372	85,815	.....
1867	1,373	621,574	.....	1,365,365	80,413	.....
1868	1,092	541,127	.....	1,499,015	80,284	.....
1869	1,190	581,036	.....	1,636,249	93,663	.....
1870	1,163	612,025	.....	1,765,252	111,358	.....

Policies in force Jan. 1, 1871.....15,206. Amount Insured.....£7,188,566

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£1,765,252
£1,765,252

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....£58,158
£58,158
Surplus.....£1,707,094

INCOME DURING 1870.

Premium Receipts.....£192,752
Other ".....78,288
£271,040

EXPENDITURES.

Death Claims and Endowments.....£111,358
Policy Claims and Surrenders.....4,870
Bonuses to Policy-holders.....
All other Expenditures.....31,475
£147,703

Surplus.....£123,337

Total Losses Paid.....£1,061,313. Average Am't of Pol. in force....£477

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are not paid until premiums improved at 4 per cent. Compound Interest amount to the sum insured, and among all such the surplus is divided every seven years on the "Percentage" Plan. The largest amount of insurance carried on any one life is £7,000.

Scottish Provincial Assurance Co.

93 Union Street, Aberdeen, Scotland.

CAPITAL, £1,000,000.

CASH CAPITAL, £50,000.

Established in 1825 as the "Aberdeen Assurance Co." Changed to its present name in 1852.

ALEXANDER STRONACH, Chairman.

T. Y. WARDROP, Manager.

ALEX. STABLES, Actuary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	988	£363,871	.....	£641,100	£54,774	.....
1869	639	263,710	.....	669,674	54,712	.....
1870	621	247,183	.....	712,111	59,087	.....

Policies in force Jan. 1, 1871.... 8,739. Amount Insured..... £3,500,000

ASSETS, JAN. 1, 1871.

Capital.....	£50,000	
Other Assets.....	662,111	
		£712,111

LIABILITIES.

Net Value Pol. in force.....		
Other Liabilities, exclusive of Capital.....	£19,689	
		£19,689
Surplus.....		£692,422

INCOME DURING 1870.

Premium Receipts.....	£98,082	
Other.....	54,443	
		£152,525

EXPENDITURES.

Death Claims and Endowments.....	£59,087	
Policy Claims and Surrenders.....	4,858	
Bonuses to Policy-holders.....	2,125	
All other Expenditures.....	33,972	
		£100,042
Surplus.....		£52,483

Losses Paid, 1868-70. .. £168,573. Average Am't of Pol. in force.... £400

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Carlisle Experience" Table, interest at 3 per cent. All policies are non-forfeitable after three annual premiums.

Scottish Union Fire and Life Insurance Co.

47 George St., Edinburgh, Scotland.

CAPITAL, £5,000,000.

CASH CAPITAL, £207,571.

ESTABLISHED 1824.

Duke of HAMILTON, Governor.

GEO. RAMSAY, Manager.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1859.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1859-60	522	£252,740	.....	.....	.....	.....
1860-1	625	304,205	.....	.....	.....	.....
1861-2	874	404,014	.....	.....	.....	.....
1862-3	915	427,330	.....	.....	.....	.....
1863-4	1,071	488,264	.....	.....	.....	.....
1864-5	.....	.....	.....	.....	.....	.....
1865-6	.....	.....	.....	.....	.....	.....
1866-7	887	474,205	.....	£1,000,359	.....	.....
1867-8	883	478,347	.....	1,045,613	.....	.....
1868-9	889	523,243	.....	1,150,000	.....	.....
1869-70	659	470,775	.....	1,199,344	£84,564	.....

Policies in force Aug. 1, 1870....8,663. Amount Insured.....£4,450,000

ASSETS, AUG. 1, 1870.

Capital.....£207,571
 Other Assets.....991,773
 £1,199,344

LIABILITIES.

Net Value Pol. in force.....
 Other Liabilities, exclusive of Capital.....£45,099
 £45,099
 Surplus.....£1,154,245

INCOME DURING 1869-70.

Premium Receipts.....£134,402
 Other ".....42,557
 £176,959

EXPENDITURES.

Death Claims and Endowments.....£84,564
 Policy Claims and Surrenders.....
 Bonuses to Policy-holders.....
 All other Expenditures.....35,970
 £120,534

Surplus.....£56,425

Losses Paid, 1869-70....£84,564. Average Am't of Pol. in force.....£513

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Five-sixths of the surplus are divided among the assured on the "Contribution" Plan. The largest amount of insurance carried on any one life is £10,000. All policies are non-forfeitable after three annual premiums.

Scottish Widows' Fund Life Assur'e Soc'y,

9 St. Andrew's Square, Edinburgh, Scotland.

ESTABLISHED 1815.

S. BALEIGH, Chairman.

J. J. P. ANDERSON, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Assets.	Losses Paid.	Bonuses.
1868	1,300	£750,000	£3,656,207	£5,000,000	.....	.....
1869	1,298	732,377	.....	5,045,815	£356,955	.....
1870	1,700	965,628	.....	5,151,877	482,430	.....

Policies in force Jan. 1, 1871....16,026. Amount Insured.....£15,000,000

ASSETS, JAN. 1, 1871.

Capital.....	.....
Other Assets.....	£5,151,877
	£5,151,877

LIABILITIES.

Net Value Pol. in force, Carlisle Exp., 3 %, 1866.....	£3,656,207
Other Liabilities, exclusive of Capital.....	204,787
	£3,860,994
Surplus.....	£1,290,883

INCOME DURING 1870.

Premium Receipts.....	£424,180
Other ".....	216,906
	£641,086

EXPENDITURES.

Death Claims and Endowments.....	£482,430
Policy Claims and Surrenders.....	17,380
Bonuses to Policy-holders.....	.....
All other Expenditures.....	51,332
	£551,142
Surplus.....	£89,944

Total Losses Paid....£7,500,000. Average Am't of Pol. in force....£967

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every seven years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000.

Sovereign Life Assurance Comp'y,

48 St. James' Street, London, Eng.

ESTABLISHED 1845.

FIRST POL. ISSUED JANUARY, 1846.

CAPITAL, £500,000.

CASH CAPITAL, £45,000.

JAMES CARMICHAEL, Chairman.

H. D. DAVENPORT, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1868	752	£300,830	.....	£300,000	£32,385	.....
1869	458	311,250	.....	319,380	51,683	.....
1870	364	165,880	.....	348,882	56,361	.....

Policies in force Jan. 1, 1871.....10,000. Amount Insured.....£2,000,000

ASSETS, JAN. 1, 1871.

Capital.....	£45,000
Other Assets.....	303,882
	£348,882

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	£4,409
	£4,409
Surplus.....	£344,473

INCOME DURING 1870.

Premium Receipts.....	£84,331
Other ".....	17,265
	£101,596

EXPENDITURES.

Death Claims and Endowments.....	£56,361
Policy Claims and Surrenders.....	8,014
Bonuses to Policy-holders.....	.....
All other Expenditures.....	12,028
	£76,403

Surplus..... £25,193

Total Losses Paid, 1865-70...£201,560. Average Am't of Pol. in force...£200

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every six years on all participating policies one year in force. Three-fourths of the surplus are divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £4,000. All policies are non-forfeitable after four annual premiums. The risks of the following Companies have been reinsured in this Company: "British Protector Life" in 1859, "New Protector Life" in 1859, "Safety Life" in 1859, "National Alliance Life and Accident" in 1859, "General Annuity and Life" in 1865, "General Annuity Society" in 1866, "City Life" in 1866 (which Company had previously reinsured the risks of the "Public Life" in 1862).

Standard Life Assurance Comp'y,

3 George St., Edinburgh, Scotland.

CAPITAL, £500,000.

CASH CAPITAL, £120,000.

Established as the "Life Insurance Company of Scotland" in 1825, afterward changed to its present name.

Duke of Buccleuch, Governor.

W. T. THOMSON, Manager.

THOS. ROBERTSON, Secretary.

Number of Policies Issued each year since 1866.

Year.	No Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Lesses Paid.	Bonuses.
1866	....	£1,190,282	.....	.....	£363,070	.....
1867	....	1,127,521	.....	.....	352,752	.....
1868	....	1,104,264	.....	.....	361,669	.....
1869	1,619	1,110,347	.....	£4,284,648	322,118	.....
1870	1,936	1,181,399	.....	4,346,029	381,241	.....

Policies in force Jan. 1, 1871..... 24,192 Amount Insured..... £15,621,819

ASSETS, JAN. 1, 1871.

Capital..... £120,000
Other Assets..... 4,226,029
£4,346,029

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital..... £193,935
£193,935
Surplus..... £4,152,094

INCOME DURING 1870.

Premium Receipts..... £504,786
Other "..... 185,902
£690,688

EXPENDITURES.

Death Claims and Endowments..... £381,241
Policy Claims and Surrenders..... 31,061
Bonuses to Policy-holders.....
All other Expenditures..... 148,131
£560,433

Surplus..... £130,255

Total Losses Paid, 1866-70, £1,780,850. Average Am't of Pol. in force, £646

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000. All policies are non-forfeitable after one and three annual premiums. The risks of the following Companies have been reinsured in this Company: York and London Life in 1844, Commercial Life (No. 1) in 1846, Commercial Life (No. 2) in 1846, Colonial and General Life in 1847, Experience Life in 1860, Victoria Life in 1865 (which Company had previously reinsured the risks of the Legal and Commercial Life in 1867, [and which Company had previously reinsured the risks of the London and Provincial Life in 1863], and the Minerva Life in 1864), Colonial Life (No. 1) in 1865 (which Company had previously reinsured the risks of the East of Scotland in 1862).

STAR LIFE ASSURANCE SOC'Y,

48 Moorgate Street, London, Eng.

ESTABLISHED 1843.

WM. McARTHUR, Chairman.

JESSE HOBSON, Secretary.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Asscts.	Losses Paid.	Bonuses.
1868	957	£309,800	.....	£609,880	£59,921	.....
1869	1,148	418,560	.....	817,841	82,916	.....
1870	810	274,748	.....	878,422	89,843	.....

Policies in force Jan. 1, 1871.....13,000. Amount Insured.....£4,500,000

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....£878,422
£878,422

LIABILITIES.

Net Value Pol. in force.....
Other Liabilities, exclusive of Capital.....
Surplus.....£878,422

INCOME DURING 1870.

Premium Receipts.....£125,334
Other ".....36,688
£162,022

EXPENDITURES.

Death Claims and Endowments.....£89,843
Policy Claims and Surrenders.....
Bonuses to Policy-holders.....
All other Expenditures.....24,819
£114,662
Surplus.....£47,360

Total Losses Paid.....£784,840. Average Am't of Pol. in force....£346

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000.

SUN LIFE ASSURANCE SOC'Y,

Threadneedle Street, London, Eng.

CASH CAPITAL, £293,105.

Established in 1810 by the Directors of the "Sun Fire Office, which Company had then been in existence 100 years.

JOSEPH HOARE, Chairman.

J. G. PRIESTLEY, Actuary.

Policies in force Jan. 1, 1870. Amount Insured £3,937,638

ASSETS, JAN. 1, 1870.

Capital	£293,105
Other Assets	1,254,182
	£1,547,287

LIABILITIES.

Net Value Pol. in force	£1,002,156
Other Liabilities, exclusive of Capital	£1,002,156
Surplus	£545,131

INCOME DURING 1869.

Premium Receipts	£117,944
Other "	65,330
	£183,274

EXPENDITURES.

Death Claims and Endowments .....	.....
Policy Claims and Surrenders .....	.....
Bonuses to Policy-holders .....	.....
All other Expenditures .....	.....
Surplus .....	.....
Total Losses Paid .....	.....
Average Am't of Pol. in force .....	.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies three years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000. All Policies are non-forfeitable after four annual premiums. The risks of the "Preston and N. Lancashire Life" were reinsured in this Company in 1848.

United Kingdom Assurance Corp'n,

(LIMITED.)

27A Finsbury Square, London, Eng.

ESTABLISHED 1866.

H. HYSLOP.

Industrial and General Life Insurance business transacted.

United Kingdom Temperance & Gen'l Provident Inst'n,

1 Adelaide Place, London Bridge, London, Eng.

Established December, 1840, as the "Temperance Provident."

E. WARNER, Chairman.

THOS. CASE, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1841	255	£31,185	.....	£586	.....	.....
1842	320	21,880	.....	1,169	.....	.....
1843	344	29,045	.....	3,105	.....	.....
1844	454	40,467	.....	5,279	.....	.....
1845	490	48,010	.....	8,258	.....	.....
1846	491	43,150	.....	13,012	.....	.....
1847	273	42,576	.....	17,965	.....	.....
1848	540	73,420	.....	24,098	.....	.....
1849	910	145,305	.....	31,153	.....	.....
1850	789	170,161	.....	44,223	.....	.....
1851	731	130,260	.....	57,050	.....	.....
1852	1,241	186,419	.....	71,025	.....	.....
1853	1,295	198,000	.....	91,657	.....	.....
1854	1,291	227,000	.....	114,615	.....	.....
1855	1,980	275,900	.....	138,810	.....	.....
1856	2,568	372,047	.....	167,981	.....	.....
1857	2,291	322,918	.....	203,453	.....	.....
1858	2,452	385,740	.....	241,290	.....	.....
1859	3,368	503,580	.....	289,917	.....	.....
1860	3,291	531,368	.....	348,166	.....	.....
1861	2,730	453,223	.....	409,624	.....	.....
1862	3,094	543,613	.....	474,447	.....	.....
1863	2,851	544,459	.....	554,805	.....	.....
1864	2,025	545,349	.....	640,592	.....	.....
1865	3,273	631,342	.....	737,986	.....	.....
1866	2,331	419,825	.....	826,000	£54,549	.....
1867	2,161	425,981	.....	937,000	41,030	.....
1868	.....	.....	.....	1,038,413	67,581	.....
1869	2,182	435,200	.....	1,190,000	66,825	.....
1870	2,072	.....	£1,006,108	1,246,168	72,988	.....

Policies in force Jan. 1, 1871, . . . 30,192. Amount Insured, . . . £5,645,151

ASSETS, JAN. 1, 1871.

Assets, £1,246,168

LIABILITIES.

Net Value Policies in force, Carlisle Experience, 3 per cent., . . . £1,006,108

Other Liabilities, exclusive of Capital, . . . 21,767 £1,027,875

Surplus, £218,293

INCOME DURING 1870.

Premium Receipts, £176,627

Other 56,107

£232,734

EXPENDITURES.

Death Claims and Endowments, £72,988

Policy Claims and Surrenders, 7,802

All other Expenditures, 23,616

£104,405

Surplus, £128,329

Total Losses Paid, . . . £721,730. Average Amount of Pol. in force, . . . £187

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000. All policies are non forfeitable after three annual premiums.

UNION ASSURANCE SOCIETY,

81 Cornhill, London, Eng.

CAPITAL, £300,000.

CASH CAPITAL, £30,000.

Established in 1714 as the "Double Hand-in-Hand Fire Ins. Co." Afterwards changed to its present name. First Life Pol. Issued in 1812.

JAMES BENTLY, Chairman.

C. J. OLDHAM, Secretary.

LIFE DEPARTMENT.

Number of Policies Issued each year since 1868.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3%	Gross Assets.	Losses Paid.	Bonuses.
1868-9	338	£204,710	£506,602	£1,234,095	£88,653	.....
1869-70	.....	.....	.....	1,257,592	.....	.....
1870-1	.....	.....	.....	.....	.....	.....

Policies in force June 30, 1870.....5,000. Amount Insured.....£3,000,000

ASSETS, JUNE 30, 1870.

Capital.....	£30,000
Other Assets	1,227,592
	<u>£1,257,592</u>

LIABILITIES.

Net Value Pol. in force, Carlisle Exp., 3% (1867).....	£506,602
Other Liabilities, exclusive of Capital.....	23,498
	<u>£530,100</u>

Surplus.....£727,492

INCOME DURING 1869-70.

Premium Receipts.....	£83,599
Other "	32,574
	<u>£126,173</u>

EXPENDITURES.

Death Claims and Endowments.....	£88,653
Policy Claims and Surrenders.....	3,187
Bonuses to Policy-holders.....	.....
All other Expenditures.....	12,190
	<u>£104,030</u>

Surplus.....£22,143

Total Losses Paid..... Average Am't of Pol. in force.....£600

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies one year in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is £10,000. All policies are non-forfeitable after three annual premiums. Fire Insurance business is also transacted.

Universal Life Assurance Society,

1 King William Street, London, Eng.

INCORPORATED MAY 15, 1834.

FIRST POL. ISSUED JUNE 2, 1834.

CAPITAL, £500,000 (CASH, £50,000). CHARTER PERPETUAL.

FRED'K HENDRIKS, Act'y & Sec'y.

GEO. BURROWS, M.D., Med. Examiner.

EUROPEAN BRANCH.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3%	Gross Assets.	Losses Paid.	Bonuses.
1834 }	3,412	£3,497,688	£420,108	£571,869	£709,272	.....
1869 }						
1870 }	100	115,443	436,637	538,904	36,949	.....

INDIAN BRANCH.

1834 }	6,619	£5,540,659	£144,445	£297,912	£1,084,129	.....
1869 }						
1870 }	277	177,317	147,788	333,824	39,100	.....

Policies in force } Jan. 1, 1871 (European), 1,600. Am't Insured, £1,868,498
 } Dec. 1, 1870 (Indian)....1,702. " 1,294,068

ASSETS, JAN. 1, 1871.

Capital..... £50,000
 Other Assets..... 822,728
 £872,728

LIABILITIES.

Net Value Pol. in force, principally Carlisle Exp., 3%... £584,425
 Other Liabilities, exclusive of Capital..... 87,416
 £671,841
 Surplus..... £200,887

INCOME DURING 1870.

Premium Receipts..... £122,093
 Other "..... 37,953
 £160,046

EXPENDITURES.

Death Claims and Endowments..... £276,049
 Policy Claims and Surrenders..... 1,999
 Bonuses to Policy-holders..... 26,645
 All other Expenditures..... 27,920
 £132,613

Surplus..... £27,433

Total Losses...£1,869,450. Average Am't of Pol. in force } European...£1,168
 } Indian..... 760

The business of this Society is conducted on the "Mixed" Plan. Bonuses are paid annually on all participating policies six years in force. The Net Premiums (European) are based upon the "Carlisle Experience" Table, interest at 3 per cent, and for Indian rates upon a Special Table calculated expressly for this Society from the records of the East India Company's mortality experience amongst European lives in India. One-fifth of the profits is divided annually between policy holders and stock holders, three-fourths to the former, and one-fourth to the latter; the remaining four-fifths are set apart as a fund to provide against unforeseen contingencies. The largest amount of insurance carried on any one life is £5,000. This Society has for many years successfully transacted a large and profitable business throughout India and the East Indies.

University Life Assurance Society,

25 Pall Mall, London, Eng.

CAPITAL, £598,000.

CASH CAPITAL, £29,900.

ESTABLISHED MAY 1, 1825.

Archbishop of CANTERBURY, President.

CHAS. McCABE, Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 3 %	Gross Assets.	Losses Paid.	Bonuses.
1869-70	76	£116,875	£772,708	£988,579	£62,338	.....
1870-1*	82	125,900	.....	970,814	88,038	.....

* Year ending May 1.

Policies in force May 1, 1871....1,503.

Amount Insured....£2,076,423

ASSETS, MAY 1, 1871.

Capital.....	£29,900	
Other Assets.....	940,914	£970,814

LIABILITIES.

Net Value Pol. in force, Carlisle Experience, 3 %....	£772,708	
Other Liabilities, exclusive of Capital.....	15,000	£787,708
Surplus.....		£183,106

INCOME DURING 1870-1.

Premium Receipts.....	£56,292	
Other ".....	46,774	£103,066

EXPENDITURES.

Death Claims and Endowments	£88,038	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	12,528	£100,566
Surplus.....		£2,500

Losses Paid, 1869-71...£150,376.

Average Am't of Pol. in force...£1,381

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Nine-tenths of the surplus are divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £10,000.

VICTORIA ASSURANCE SOC'Y,

49 Fleet Street, London, Eng.

ESTABLISHED 1860.

JOHN F. BONTEMS, Chairman.

A. J. COOK, Secretary.

W. S. B. WOOLHOUSE, Actuary.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870-1*	976	-----	-----	£7,433	£2,762	----

* Year ending January 31.

Total Losses Paid..... £29,966.

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Exp." Table, interest at $3\frac{1}{2}$ per cent. The largest amount of insurance carried on any one life is £200.

United Kingdom Provident Insurance Co.

(LIMITED,)

3 Millman Street, London, Eng.

ESTABLISHED 1866.

J. AUBREY WHITE, Secretary.

Every description of Life and Sick Insurance (Industrial and General) transacted.

WESTERN ANNUITY SOCIETY,

59 High Street, Exeter, Eng.

ESTABLISHED 1831.

M DENIS MOORE, Secretary.

Annuity Bonds only are issued.

West of England Fire & Life Insurance Co.

Exeter, England.

CAPITAL, £600,000.

CASH CAPITAL, £210,000.

ESTABLISHED 1807.

JOHN GEARE, Chairman.

C. LEWIS, Act'y & Sec'y,

LIFE DEPARTMENT.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	530	£212,330	.....	£1,400,546	£119,346	.....
1870	511	237,888	.....	1,412,902	122,192	.....

Policies in force Jan. 1, 1871.....8,949. Amount Insured£4,065,603

ASSETS, JAN. 1, 1871..

Capital.....£210,000
 Other Assets.....1,202,902
 £1,412,902

LIABILITIES.

Net Value Pol. in force.....
 Other Liabilities, exclusive of Capital.....£68,915
 £68,915
 Surplus.....£1,343,987

INCOME DURING 1870.

Premium Receipts.....£120,823
 Other ".....46,537
 £167,360

EXPENDITURES.

Death Claims and Endowments.....£122,192
 Policy Claims and Surrenders.....3,018
 Bonuses to Policy-holders.....
 All other Expenditures.....30,329
 £155,529
 Surplus.....£11,831

Total Losses Paid....£4,752,482. Average Am't of Pol. in force....£454

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years. Four-fifths of the surplus are divided among the assured on the "Contribution" Plan.

Westminster and General Life Assurance Ass'n,

28 King St., Covent Garden, London, Eng.

ESTABLISHED 1836.

ARTHUR T. P. BARLOW, Chairman.

EDW. CUTEUSH, Actuary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	305	£105,026	.....	£293,809	£19,435	.....
1870	255	115,860	.....	273,829	.....	.....

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies two years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan.

Whittington Life Assurance Co.

37 Moorgate Street, London, Eng.

CAPITAL, £52,620.

ESTABLISHED 1855.

THOS. H. HARRIS, Chairman.

ALFRED T. BOWSER, Secretary.

Number of Policies Issued each year since 1866.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1866-7*	456	£86,500	.....	.....	.....	.....
1867-8	593	129,610	.....	.....	.....	.....
1868-9	737	152,832	.....	.....	.....	.....
1869-70	589	132,563	.....	£41,046	£10,218	.....

* Year ending April 30.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every three years on all participating policies two years in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan. The risks of the following Companies have been reinsured in this Company: "Home Counties Life" in 1857, "Financial Life" in 1866, and "General Provincial Life" in 1867.

Western Counties & London Mut. Life Assur'e Co.

20 Princess Square, Plymouth, Eng.

INCORPORATED OCT. 29, 1862.

JOSEPH WILLS, Chairman.

R. W. LETHBRIDGE, Asst. Secretary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1869	589	£99,725	.....	.....	£1,560	.....
1870	640	110,050	.....	.....	1,671	.....

Policies in force Jan. 1, 1870....2,135.

Amount Insured.....£383,736

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every three years on all participating policies two years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is £4,000. All policies are non-foreitable after three annual premiums.

Wesleyan & General Life Assurance Society,

Moor Street, Birmingham, Eng.

ESTABLISHED 1841.

HENRY YATES, Chairman.

JAMES ENGLISH, Secretary.

Number of Policies Issued during 1870....3,121. Gross Assets... £80,648.

Policies in force January 1, 1871.....21,702.

The business of this Company is conducted on the "Purely Mutual" Plan.

Yorkshire Fire & Life Insurance Co.

St. Helena Square, York, Eng.

CAPITAL, £500,000 (CASH, £50,000).

ESTABLISHED 1824.

JOHN SWANN, Chairman.

W. L. NEWMAN, Actuary.

Policies in force Jan. 1, 1871....2,642.

Amount Insured....£1,355,326

Total Losses Paid since Organization.....£1,780,000.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies in force. Four-fifths of the surplus are divided among the assured on the "Percentage" Plan.

ACCIDENT

Insurance Companies

IN

GREAT BRITAIN.

ACCIDENT INSURANCE COMP'Y,

(LIMITED,)

7 Bank Buildings, Lothbury, London, Eng.

ESTABLISHED 1866.

HENRY CURREY, Chairman.

W. H. SCATTERGOOD, Secretary.

All forms of Accident Policies are Issued.

Commercial Accident Assur'e Soc'y,

(LIMITED,)

32 Poultry, London, Eng.

R. DOLPHIN WOOD, Manager.

The business of this Society is conducted on the "Mutual" Plan. All forms of Accident Policies are Issued.

Imperial Union Assurance Comp'y,

(LIMITED,)

9 Finsbury Place, London, Eng.

Accident business commenced July 1, 1868.

J. H. EVANS, Secretary.

Number of Accident Pol. Issued from Jan. 1, 1869, to March 30, 1870...713.

All forms of Accident and Casualty Policies are Issued. See Life Branch.

Liverpool, London and General Accident Co.

Tithebarn St., Liverpool, Eng.

ESTABLISHED 1868.

E. J. KNOWLES, Chairman.

F. R. MIDDLETON, Secretary.

This Company Insures against Accidental Death. Plate Glass Insurance business is also transacted.

London Guarantee & Accident Co.

(LIMITED,)

8 St. Martin's Place, Trafalgar Sq., London, Eng.

ESTABLISHED 1869.

A. E. KIRBY, Manager.

E. G. L. ANDERSON, Secretary.

All forms of Accident Policies are issued. Guarantee business is also transacted.

Norwich and London Accident & Casualty Ins. Ass'n,

St. Giles' Street, Norwich, Eng.

ESTABLISHED 1856.

CAPITAL, £100,000.

HENRY S. PATTESON, Chairman.

C. E. GILMAN, Secretary.

All forms of Accident Policies are issued. Plate Glass Insurance business is also transacted.

Railway Passengers' Assur'e Co.

64 Cornhill, London, Eng.

INCORPORATED 1848.

FIRST POLICY ISSUED AUGUST, 1849.

CAPITAL, £1,000,000.

CASH CAPITAL, £60,000.

JAMES CLAY, Chairman.

W. J. VIAN, Secretary.

Number of Policies Issued each year since 1869.

Years.	General Accident Pol.	Railway Accident Pol.	Claims by Death.	Claims by Injury.
1869	7,175	294,627	-----	-----
1870	7,489	508,451	£10,175	£52,762

Number General Accident Policies in force January 1, 1871 43,525
 " Railway " " 577

The business of this Company is Conducted on the "Mixed" Plan. Ten per cent. of the surplus is divided among the assured annually. The largest amount of risk carried on any one life is £1,000.

LIFE

Insurance Companies

IN

CANADA, AUSTRALIA,

CAPE OF GOOD HOPE,

AND

ISLAND OF JAMAICA.

CANADA LIFE ASSURANCE CO.

Hamilton, Ontario, Canada.

CAPITAL, \$1,000,000.

CASH CAPITAL, \$125,000.

INCORPORATED 1847.

CHARTER PERPETUAL.

JOHN YOUNG, President.

A. G. RAMSAY, Manager & Sec'y.

Number of Policies Issued each year since 1867.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Act. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1867-8*	447	\$567,894	.....	.....	\$62,200	.....
1868-9	831	1,156,855	.....	.....	61,300	.....
1869-70	1,062	1,584,458	\$733,192	\$1,156,855	85,544	.....
1870-1	1,529	2,221,944	.....	1,227,313	85,200	\$24,613

* Year ending March 30.

Policies in force March 30, 1871....5,390. Amount Insured....\$8,309,111

ASSETS, MARCH 30, 1871.

Capital.....	\$125,000
Other Assets.....	1,102,312
	<u>\$1,227,312</u>

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 4 %....	\$733,912
Other Liabilities, exclusive of Capital.....	260,632
	<u>\$994,535</u>
Surplus	\$232,777

INCOME DURING 1870-1.

Premium Receipts.....	\$277,522
Other ".....	77,914
	<u>\$355,436</u>

EXPENDITURES.

Death Claims and Endowments.....	\$85,200
Policy Claims and Surrenders.....	3,761
Bonuses to Policy-holders.....	24,613
All other Expenditures.....	104,650
	<u>\$218,224</u>
Surplus.....	\$137,212

Losses Paid, 1867-71....\$294,244. Average Am't of Pol. in force...\$1,540

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies five years in force. Three-fourths of the surplus are divided among the assured. \$50,000 is deposited with the Minister of Finance for the security of policy-holders.

Confederation Life Association,

Toronto, Ontario, Canada.

CAPITAL, \$500,000.

CASH CAPITAL, \$50,000.

FRANCIS HINCKS, President.

WM. McCABE, Manager.

J. B. CHERRIMAN, Actuary.

The business of this Company is conducted on the "Mixed" Plan. Nineteenth parts of the surplus are divided among the assured. All policies are non-forfeitable after two annual premiums. The Net Premiums are calculated upon the "New Actuaries Experience" Table, interest at 4 per cent. \$50,000 is deposited with the Minister of Finance for the security of policy-holders.

Ontario Mutual Life Assurance Co.

Waterloo, Ontario, Canada.

INCORPORATED 1868.

I. E. BOWMAN, President.

WM. HENDRY, Manager.

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies three years in force. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 4 per cent. Policies are non-forfeitable after two annual premiums.

Sun Mutual Life Insurance Comp'y,

131 St. James' Street, Montreal, Canada.

ESTABLISHED 1871.

CHARTER PERPETUAL.

CAPITAL, \$500,000.

CASH CAPITAL, \$50,000.

THOS. WORKMAN, President.

M. H. GAULT, Manager.

The business of this Company is conducted on the "Mixed" Plan. Bonuses are paid every five years on all participating policies. Four-fifths of the surplus are divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon the "Carlisle Experience" Table, interest at 5 per cent. The largest amount of insurance carried on any one life is \$10,000.

Australian Mut. Provident Soc'y,

96 New Pitt St., Sydney, N. S. W., Australia.

INCORPORATED JAN. 1849.

FIRST POL. ISSUED FEB. 5, 1849.

GEO. KING, Chairman.

ALEX. J. RALSTON, Gen'l Sec'y.

MAURICE A. BLACK, Actuary.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force. Carl. Ex. 4 %	Gross Assets.	Losses Paid.	Bonuses.
1849	43	£9,100	.....	£95	.....	.....
1850	51	15,465	.....	557	.....	.....
1851	63	25,065	.....	1,788	.....	.....
1852	82	33,970	.....	3,127	£640	.....
1853	77	33,980	.....	6,583	1,100	£1,290
1854	99	44,275	.....	7,782	2,090	.....
1855	205	99,850	.....	10,073	2,352	.....
1856	281	142,960	.....	16,911	1,794	.....
1857	252	137,240	.....	28,272	775	.....
1858	281	144,850	£33,622	41,337	2,237	4,579
1859	377	205,850	.....	56,504	7,116	1,786
1860	490	245,225	.....	76,228	7,789	5,584
1861	617	281,700	.....	105,894	8,489	4,040
1862	775	370,150	.....	143,272	11,941	4,309
1863	1,109	469,248	155,802	194,457	11,131	27,965
1864	1,344	599,132	.....	237,646	34,471	7,200
1865	1,246	573,622	.....	307,091	41,012	10,322
1866*	1,391	511,325	.....	393,250	38,104	11,897
1867	1,370	572,445	.....	484,184	42,318	14,791
1868	1,322	486,640	437,588	602,646	41,712	97,333
1869	1,855	767,712	.....	679,784	81,372	.....
1870	1,980	744,965	.....	831,789	72,341	.....

* Year ending February 28.

Policies in force Feb. 28, 1871, . . . 11,621. Amount Insured, . . . £4,920,836

ASSETS, FEB. 28, 1871.

Assets, £831,789

£831,789

LIABILITIES.

Net Value Policies in force, Carlisle Experience, 4 per cent., (1869,) . . . £437,588

Other Liabilities, 13,647

£451,236

Surplus, £380,554

INCOME DURING 1870-I.

Premium Receipts, £174,836

Other 61,280

£236,096

EXPENDITURES.

Death Claims and Endowments, £52,439

Policy Claims and Surrenders, 35,719

Bonuses to Policy-holders, 3,262

All other Expenditures, 5,338

£97,738

Surplus, £138,358

Total Losses and Claims Paid, . . . £408,794. Average Amount of Pol. in force, . . . £424

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every five years on all participating policies one year in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are based upon the "Carlisle Experience" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is £3,000. All policies are non-forfeitable after three annual premiums.

Mutual Life Assoc'n of Australia,

George Street, Sydney, N. S. W., Australia.

ESTABLISHED 1869.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	290	£95,088	-----	£3,467	£3,291	-----

Policies in force June 30, 1871. 491. Amount Insured. £171,769

ASSETS, JUNE 30, 1871.

Capital.....	-----	
Other Assets.....	£3,467	£3,467

LIABILITIES.

Net Value Pol. in force.....	-----	
Other Liabilities, exclusive of Capital.....	-----	
Surplus.....	£3,467	£3,467

INCOME DURING 1870.

Premium Receipts	£5,139	
Other "	155	£5,294

EXPENDITURES.

Death Claims and Endowments.....	£3,291	
Policy Claims and Surrenders.....		
Bonuses to Policy-holders		
All other Expenditures.....	2,298	£5,589

Excess of Expenditures over Receipts..... £295

Total Losses Paid. £3,291. Average Am't of Pol. in force..... £349

The business of this Company is conducted on the "Purely Mutual" Plan.

Jamaica Mutual Life Insurance Society,

10 Port Royal Street, Kingston, Jamaica.

CAPITAL, £50,000.

CHARTER PERPETUAL.

INCORPORATED MARCH 21, 1844.

FIRST POLICY ISSUED MAY 1, 1844.

HENRY F. COLTHIRST, Chairman.

ROBT. RUSSELL, Vice-Chairman.

JOHN SAM'L BROWN, Secretary.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	81	£25,850	.....	£50,000	£5,525	.....

Policies in force Jan. 1, 1871.....629. Amount Insured.....£217,450

ASSETS, JAN. 1, 1871.

Capital.....	£50,000	
Other Assets.....	.....	£50,000

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	£2,440	£2,440
Surplus.....	.....	£47,560

INCOME DURING 1870.

Premium Receipts.....	£1,041	
Other ".....	10,212	£11,253

EXPENDITURES.

Death Claims and Endowments.....	£5,525	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	1,414	£6,939
Surplus.....	.....	£4,314

Losses Paid, 1870.....£5,525. Average Am't of Pol. in force.....£346

The business of this Society is conducted on the "Mutual" Plan. Bonuses are paid every three years on all policies. Surplus is divided among the assured on the "Contribution" Plan. The Net Premiums are calculated upon a Special Table, interest at 5 per cent. Policies are non-forfeitable after three annual premiums. The largest amount of insurance carried on any one life is £1,600. The business is confined to the Island of Jamaica.

Mutual Life Assurance Soc'y of the Cape of Good Hope,

Cape Town, Cape of Good Hope.

ESTABLISHED 1845.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured.	Net Value Pol. in force.	Gross Assets.	Losses Paid.	Bonuses.
1870	166	£69,500	.....	£330,707	£19,209	.....

Policies in force Jan. 1, 1871..... Amount Insured.....

ASSETS, JAN. 1, 1871.

Capital.....	£330,707	
Other Assets.....		£330,707

LIABILITIES.

Net Value Pol. in force.....	.....
Other Liabilities, exclusive of Capital.....	.....
Surplus.....		£330,707

INCOME DURING 1870.

Premium Receipts, }.....	£56,699	
Other " ".....		£56,699

EXPENDITURES.

Death Claims and Endowments.....	£19,209	
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	4,447	
Surplus.....		£33,042

Total Losses Paid..... £19,209. Average Am't of Pol. in force..... £419

The business of this Company is conducted on the "Purely Mutual" Plan. Bonuses are paid every three years on all participating policies three years in force. Surplus is divided among the assured on the "Percentage" Plan.

LIFE

Insurance Companies

IN

NORTH AND SOUTH GERMANY,

AUSTRIA AND SWITZERLAND.

Deutsche Lebensversicherungs Gesellschaft zu Lübeck.

(German Life Assurance Co. at Lubeck).

Lübeck, Germany.

CAPITAL, 510,000 THALERS.

CASH CAPITAL, 51,000 THALERS.

ESTABLISHED 1828.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thair.	Net Value Pol. in force. Thair.	Gross Assets. Thair.	Losses Paid. Thair.	Divid'as Paid. Thair.
1869	3,134	2,926,466	2,791,787	2,978,433	376,522	.....
1870	1,708	1,774,340	3,086,210	3,251,784	407,510	.....

Thalers.

Policies in force Jan. 1, 1871....25,246. Amount Insured..... 21,987,742

ASSETS, JAN. 1, 1871.

Capital.....	Thalers. 51,000
Other Assets.....	3,200,784
	<hr/> 3,251,784

LIABILITIES.

Net Value Pol. in force.....	3,086,210
Other Liabilities, exclusive of Capital.....	10,407
	<hr/> 3,096,617
Surplus.....	155,167

INCOME DURING 1870.

Premium Receipts, }	817,000
Other " }	
	<hr/> 817,000

EXPENDITURES.

Death Claims and Endowments.....	407,510
Policy Claims and Surrenders.....	.....
Bonuses to Policy-holders.....	.....
All other Expenditures.....	113,000
	<hr/> 520,510
Surplus.....	296,490

Losses Paid, 1869-70..Th. 784,032. Average Am't of Pol. in force..Th. 871

The business of this Company is conducted on the "Mixed" Plan.

Lebensversicherungsbank für Deutschland in Gotha,

(Life Insurance Bank for Germany in Gotha,)

Gotha, Germany.

Incorporated 1827.

First Pol. Issued Jan. 1, 1829.

Charter Perpetual.

F. G. HOPF, Director.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'nds Paid. Thalr.
1829	1,285	2,379,200	50,325	116,061	9,800	-----
1830	504	1,044,700	117,862	242,427	27,400	-----
1831	1,244	2,348,400	225,856	426,484	49,723	-----
1832	1,165	2,168,100	348,351	638,937	75,800	-----
1833	1,041	1,738,100	490,667	874,873	94,600	-----
1834	902	1,424,500	647,646	1,087,113	84,800	19,541
1835	989	1,577,600	820,281	1,383,121	167,900	26,251
1836	1,213	1,932,500	1,016,345	1,647,183	185,832	35,631
1837	1,151	1,886,200	1,231,927	1,947,171	194,700	49,211
1838	1,154	1,887,900	1,466,906	2,261,213	214,900	86,733
1839	1,024	1,743,200	1,718,144	2,583,053	195,600	76,933
1840	1,089	1,568,400	1,980,374	2,967,965	239,000	71,315
1841	983	1,604,800	2,252,717	3,359,087	324,300	78,105
1842	1,013	1,594,700	2,534,054	3,706,727	241,325	91,629
1843	1,049	1,658,400	2,823,526	4,162,131	358,918	148,166
1844	1,073	1,747,500	3,126,505	4,488,106	341,500	141,531
1845	1,018	1,646,800	3,433,485	4,885,148	379,000	144,817
1846	1,096	1,648,500	3,745,587	5,286,940	330,100	158,831
1847	1,235	1,948,200	4,069,175	5,775,293	443,700	167,068
1848	824	1,531,500	4,368,493	6,171,934	479,800	181,148
1849	1,011	1,629,800	4,628,060	6,549,523	572,950	189,677
1850	1,138	1,860,500	4,930,418	6,961,931	564,650	214,042
1851	1,262	2,018,800	5,236,831	7,220,103	473,600	223,832
1852	1,423	2,326,600	5,606,093	7,718,726	542,900	191,992
1853	1,324	2,153,900	5,926,958	8,221,710	630,200	204,493
1854	1,073	1,855,900	6,248,469	8,665,418	590,600	217,249
1855	1,156	2,032,600	6,571,612	9,174,313	664,100	268,623
1856	1,314	2,183,100	6,913,669	9,630,591	717,350	308,775
1857	1,363	2,578,500	7,269,108	10,074,038	742,250	295,186
1858	1,316	2,319,300	7,566,776	10,573,959	916,500	296,044
1859	1,352	2,540,300	7,915,561	10,949,301	746,500	313,399
1860	1,437	2,698,700	8,305,883	11,532,506	787,700	323,849
1861	1,364	2,603,500	8,698,200	12,157,519	809,300	357,594
1862	1,559	3,179,100	9,128,169	12,817,883	866,700	340,064
1863	1,683	3,715,600	9,520,214	13,544,169	989,300	398,866
1864	2,010	4,353,400	9,994,002	14,201,439	973,700	461,996
1865	2,717	5,470,100	10,544,499	14,960,928	976,700	492,905
1866	2,176	4,815,100	11,014,583	15,815,061	1,176,000	512,265
1867	2,377	5,052,700	11,622,134	16,583,306	1,267,000	509,235
1868	3,084	5,885,200	12,258,558	17,426,611	1,189,300	539,965
1869	3,183	6,621,100	12,919,309	18,488,341	1,370,700	622,195
1870	2,373	5,133,600	13,636,820	19,439,728	1,417,500	590,662

Life Insurance Bank for Germany in Gotha,

(CONTINUED.)

Policies in force Jan. 1, 1871.....	36,392.	Amount Insured.....	Thalers. 68,068,400
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ASSETS, JAN. 1, 1871.

Capital.....	Thalers.
Other Assets.....	19,439,728
	<u>19,439,728</u>

LIABILITIES.

Net Value Pol. in force.....	13,638,820
Other Liabilities, exclusive of Capital.....	255,962
	<u>13,894,782</u>
Surplus.....	5,544,946

INCOME DURING 1870.

Premium Receipts.....	2,398,508
Other ".....	771,549
	<u>3,170,057</u>

EXPENDITURES.

Death Claims and Endowments, }	
Policy Claims and Surrenders, }	1,427,300
Dividends to Policy-holders.....	588,109
All other Expenditures.....	194,658
	<u>2,210,067</u>
Surplus.....	959,990

Total Losses Paid. Th. 23,569,174.	Average Am't of Pol. in force. Th. 1,871
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The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Babbage" Table. The largest amount of insurance carried on any one life is 20,000 thalers.

Lebensversicherungs Gesellschaft zu Leipzig,

(Life Assurance Co. at Leipzig.)

Leipzig, Germany.

INCORPORATED MARCH 31, 1830.

FIRST POLICY ISSUED JAN. 1, 1831.

CHARTER PERPETUAL.

Dr. E. A. STECHE, President.

Dr. ROBT. OSTERLOH, Vice-Pres't.

AUGUST KUMMER, Secretary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1831	458	672,800	.....	.....	5,800	.....
1832	252	449,100	.....	.....	9,200	.....
1833	280	379,800	.....	.....	22,100	.....
1834	337	384,500	.....	.....	12,300	.....
1835	316	415,200	.....	.....	43,600	.....
1836	425	519,900	.....	.....	37,100	3,576
1837	455	591,000	.....	.....	38,900	6,844
1838	372	471,300	.....	.....	39,900	9,337
1839	429	505,400	.....	.....	81,100	11,249
1840	331	402,500	.....	.....	92,900	11,775
1841	354	450,400	.....	.....	70,900	11,694
1842	378	449,400	.....	.....	98,100	13,409
1843	438	452,300	.....	.....	62,500	17,229
1844	402	483,100	.....	.....	84,300	19,910
1845	388	420,900	.....	.....	116,800	22,502
1846	350	406,900	.....	.....	108,700	.....
1847	349	404,000	.....	.....	126,100	.....
1848	221	255,600	.....	.....	102,600	.....
1849	254	266,100	.....	.....	156,500	.....
1850	209	208,700	.....	.....	120,500	.....
1851	212	209,000	.....	.....	122,300	.....
1852	268	253,500	.....	.....	126,200	.....
1853	256	288,400	.....	.....	114,400	.....
1854	227	248,300	.....	.....	125,300	.....
1855	214	267,600	.....	.....	152,200	29,073
1856	267	240,700	.....	.....	153,700	28,819
1857	354	329,700	.....	.....	153,700	31,778
1858	395	363,200	.....	.....	171,000	32,003
1859	348	294,100	.....	.....	159,200	31,956
1860	498	436,900	.....	.....	143,800	36,761
1861	547	571,900	.....	.....	141,200	41,615
1862	703	742,400	.....	.....	188,133	42,302
1863	1,014	1,004,900	.....	.....	148,500	43,794
1864	1,008	1,012,900	.....	.....	181,000	47,379
1865	1,841	2,026,700	.....	.....	176,100	51,034
1866	1,601	1,771,300	.....	.....	259,917	56,599
1867	2,163	2,632,800	.....	.....	254,200	60,764
1868	2,083	2,600,700	.....	.....	254,500	56,878
1869	2,872	3,619,200	.....	3,086,578	263,400	66,541
1870	2,330	2,645,200	2,369,688	3,403,204	317,200	78,884

Life Assurance Company at Leipzig.

(CONTINUED.)

Policies in force Jan. 1, 1871.....15,672. Amount Insured.....19,138,400 Thalers.

ASSETS, JAN 1, 1871.

Capital.....	Thalers.	
Other Assets.....	3,403,204	
		3,403,204

LIABILITIES.

Net Value Pol. in force.....	2,369,688	
Other Liabilities, exclusive of Capital.....	472,676	
		2,842,364
Surplus.....		560,840

INCOME DURING 1870.

Premium Receipts.....	654,435	
Other ".....	169,225	
		823,660

EXPENDITURES.

Death Claims and Endowments, }		
Policy Claims and Surrenders, }	324,200	
Dividends to Policy-holders.....	78,884	
All other Expenditures.....	103,577	
		506,661
Surplus.....		316,999

Total Losses Paid..Th. 4,903,516. Average Am't of Pol. in force. Th. 1,221

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all participating policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon a Special Table, based upon German and English Experience. The largest amount of insurance carried on any one life is 15,000 thalers.

Hannoverische Lebensversich. Anstalt,

(Hanover Life Assurance Co.)

Hanover, Germany.

ESTABLISHED 1831.

REORGANIZED 1862.

W. Von LINGEN, President.

V. Von ALTEN, Vice-Pres't.

H. KLAPPROTH, Manager.

A. ALLERSHAUSEN, Actuary.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid's Paid. Thalr.
1869	411	255,500	411,262	478,907	73,900	-----
1870	313	225,400	436,085	510,731	77,600	-----

Policies in force June 1, 1871.....4,151. Amount Insured.....2,944,700
Thalers.

ASSETS, JAN. 1, 1871.

Capital.....	-----	510,431 <hr/> 510,431
Other Assets.....	510,431	

LIABILITIES.

Net Value Pol. in force.....	436,085	468,025 <hr/> 42,406
Other Liabilities, exclusive of Capital.....	31,940	
Surplus.....	-----	42,406

INCOME DURING 1870.

Premium Receipts.....	101,153	123,462 <hr/>
Other ".....	22,309	

EXPENDITURES.

Death Claims and Endowments.....	77,600	92,609 <hr/> 30,853
Policy Claims and Surrenders.....	-----	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	15,009	
Surplus.....	-----	30,853

Losses Paid, 1869-70..Th. 150,376. Average Am't of Pol. in force..Th. 709

The business of this Company is conducted on the "Purely Mutual" Plan.

Berliner Lebensversicherungs Gesellschaft,

(Berlin Life Assurance Co.)

Berlin, Prussia.

CAPITAL, Th. 1,000,000.

CASH CAPITAL, Th. 216,000.

ESTABLISHED 1836.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,316	2,532,179	3,547,637	4,225,224	345,507	----
1870	1,040	1,800,371	3,729,651	4,486,034	406,676	----

Thalers.

Policies in force, Jan. 1, 1871.....13,025. Amount Insured.....17,066,240

ASSETS, JAN. 1, 1871.

Capital.....	Thalers. 216,000
Other Assets.....	4,270,034
	<hr/> 4,486,034

LIABILITIES.

Net Value Pol. in force.....	3,729,651
Other Liabilities, exclusive of Capital.....	124,599
	<hr/> 3,854,250
Surplus.....	631,784

INCOME DURING 1870.

Premium Receipts, }	816,462
Other " }	<hr/> 816,462

EXPENDITURES.

Death Claims and Endowments.....	406,676
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures.....	86,202
	<hr/> 492,876
Surplus.....	323,584

Losses Paid.....Th. 752,183. Average Am't of Pol. in force....Th. 1,310

The business of this Company is conducted on the "Mixed" Plan.

Braunschweigische Lebensversicherungs Anstalt, Brunswick, Germany.

Established Dec. 6, 1841. First Pol. Issued Feb. 10, 1842. Charter Perpetual.
Dr. H. SCHEFFLER, Govm't Com'r. H. C. BORTFELDT, Pres. B'd of Directors.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thair.	Net Value Pol. in force. Equi. Ex. 3 % Thair.	Gross Assets. Thair.	Losses Paid. Thair.	Divid'ds Paid. Thair.
1842	100	58,100	.....	.....	.....	.....
1843	99	47,300	.....	.....	1,700	.....
1844	65	31,100	.....	.....	300	.....
1845	68	40,300	.....	.....	4,800	.....
1846	48	26,800	.....	.....	1,600	.....
1847	56	32,600	.....	.....	2,100	.....
1848	46	29,100	.....	.....	3,300	.....
1849	65	29,700	.....	.....	4,500	.....
1850	154	70,736	.....	.....	4,818	2,713
1851	130	52,063	.....	.....	10,700	.....
1852	68	37,300	.....	.....	3,654	.....
1853	74	38,700	.....	.....	9,208	.....
1854	98	49,500	.....	.....	8,357	.....
1855	110	54,600	.....	.....	9,226	1,636
1856	115	47,125	.....	.....	5,200	.....
1857	74	41,500	.....	.....	6,212	.....
1858	70	42,600	.....	.....	8,706	.....
1859	128	77,000	.....	.....	8,557	.....
1860	93	55,100	.....	.....	12,540	14,685
1861	234	69,411	.....	.....	17,067	.....
1862	96	64,100	.....	.....	9,947	.....
1863	96	54,900	.....	.....	18,693	.....
1864	105	68,700	.....	.....	23,247	.....
1865	82	50,454	.....	.....	9,862	4,085
1866	70	38,300	.....	.....	25,547	.....
1867	61	33,100	.....	.....	18,820	.....
1868	85	47,000	.....	.....	16,645	.....
1869	114	49,420	231,551	247,745	27,410	.....
1870	41	24,400	.....	389,823	21,130	20,785

Policies in force Jan. 1, 1871.	1,790.	Amount Insured,	Thalers.	Thalers.
ASSETS, JAN. 1, 1871.				930,179
Assets,			389,823	
LIABILITIES.				
Net Value Policies in force, Equitable Society Exp., 3 per cent.,			231,551	
Other Liabilities, exclusive of Capital, . . . . .			.....	231,551
Surplus,				158,272
INCOME DURING 1870.				
Premium Receipts,			29,770	
Other "			10,384	
EXPENDITURES.				
Death Claims and Endowments, }			21,130	
Policy Claims and Surrenders, }			20,785	
Dividends to Policy-holders,			2,176	40,154
All other Expenditures,				
Excess of Expenditures over Receipts,				3,937
Total Losses Paid,		Th. 293,846.	Average Amount of Pol. in force,	Th. 530

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid every five years on all participating policies. The Net Premiums are calculated upon the "Equitable Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is 5,000 thalers. The risks of the "Ueberlebensversicherungen" and "Altersversicherungen" Companies have been reinsured in this Company.

Frankfurter Lebensversicherungs-Gesellschaft,

(Frankfort Life Assurance Co.)

Frankfort-on-the-Main, Germany.

CAPITAL, Fl. 3,000,000. ESTABLISHED 1844. CASH CAPITAL, Fl. 300,000.

Baron M. C. von ROTHSCHILD, President. Mr. LOWENGARD, Manager.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	No. of Annuities.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid. Paid. Thalr.
1845-6	303	341,626	7,021	.....	.....	2,386	....
1847	165	.....	4,731	.....	.....	9,530	...
1848	120	144,176	2,170	.....	.....	14,857	....
1849	123	152,738	1,714	.....	.....	18,007	....
1850	193	242,463	2,356	.....	.....	9,338	....
1851	236	307,020	980	169,152	.....	19,951	14,869
1852	214	233,537	2,838	.....	.....	9,629	....
1853	226	271,564	1,767	.....	.....	19,419	....
1854	166	184,814	1,734	.....	.....	12,629	....
1855	175	166,718	2,652	.....	.....	13,229	....
1856	157	168,495	2,367	340,042	.....	22,766	37,183
1857	271	331,036	914	.....	.....	23,300	....
1858	1,012	441,705	2,013	.....	.....	16,249	....
1859	1,342	531,003	1,792	428,765	.....	24,570	31,529
1860	438	383,795	4,109	485,054	.....	24,272	16,043
1861	613	738,327	9,540	584,075	.....	45,223	17,636
1862	560	589,118	10,425	696,627	.....	36,422	10,194
1863	557	628,562	3,561	733,645	.....	39,849	25,156
1864	560	704,280	3,406	798,324	.....	61,621	26,839
1865	660	847,599	8,945	888,449	.....	69,538	20,962
1866	554	636,567	1,789	955,799	.....	76,477	15,642
1867	788	909,481	2,532	1,035,134	.....	74,854	19,711
1868	937	1,213,367	1,796	1,104,826	.....	81,708	28,281
1869	891	997,205	1,826	1,165,885	1,233,773	94,160	37,543
1870	784	1,024,080	1,333	1,240,905	1,304,610	132,137	14,073

Policies in force Jan. 1, 1871, 6,981. Amount Insured, Thalrs. 7,924,742

ASSETS, JAN. 1, 1871.

Assets, Thalrs. 1,304,610

LIABILITIES.

Net Value Policies in force, 1,240,904

Other Liabilities, 1,240,904

Surplus, 63,706

INCOME DURING 1870.

Premium Receipts, 246,849

Other " 80,679

327,528

EXPENDITURES.

Death Claims and Endowments, 132,137

Policy Claims and Surrenders, 66,893

Dividends to Policy-holders, 14,073

All other Expenditures, 50,595

263,438

Surplus, 64,090

Total Losses Paid, Th. 1,865,803. Average Amount of Pol. in force, Th. 1,136

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid every year. Half of surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 3 1-2 per cent. This Company transacts a large Annuity business.

Lebens- und Pensions-Versicherungs-Gesellschaft Janus,

(Janus Life Insurance and Pension Co.)

Hamburg, Germany.

CAPITAL, Th. 500,000.

CASH CAPITAL, Th. 50,000.

ESTABLISHED 1847.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,600	1,500,000	1,608,393	1,694,162	181,450	.....
1870	900	1,000,000	1,820,443	1,726,624	236,695	.....

Thalers.

Policies in force Jan. 1, 1871.....14,933.

Amount Insured.....12,997,768

ASSETS, JAN. 1, 1871.

Capital.....	50,000	
Other Assets.....	1,770,442	
		1,820,443

LIABILITIES.

Net Value Pol. in force	1,726,624	
Other Liabilities, exclusive of Capital.....	.....
		1,726,624
Surplus.....		93,819

INCOME DURING 1870.

Premium Receipts, }	.....	508,997	
Other " }	.....		508,997

EXPENDITURES.

Death Claims and Endowments.....	236,695	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	48,064	
		284,759
Surplus.....		224,238

Losses Paid, 1869-70..Th. 418,145. Average Am't of Pol. in force..Th. 870

The business of this Company is conducted on the "Mixed" Plan.

Allgemeine Renten-, Kapital- und Lebensversicherungsbank Teutonia,

(Teutonia General Annuity, Capital and Life Insurance Company,)

Leipzig, Germany.

CAPITAL, Th. 582,300.

CASH CAPITAL, Th. 145,500.

ESTABLISHED 1852.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	8,629	3,280,400	655,930	556,675	131,179	-----
1870	3,631	1,674,168	750,308	693,272	165,034	-----

Thalers.

Policies in force Jan. 1, 1871.....22,410. Amount Insured.....10,252,934

ASSETS, JAN. 1, 1871.

Capital.....	145,500
Other Assets.....	547,772
	693,272

LIABILITIES.

Net Value Pol. in force	750,308
Other Liabilities, exclusive of Capital.....	-----
	750,308
Deficiency.....	57,036

INCOME DURING 1870.

Premium Receipts, }	382,000
Other " "	-----
	382,000

EXPENDITURES.

Death Claims and Endowments.....	165,304
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures	76,599
	241,903
Surplus.....	140,097

Losses Paid, 1869-70..Th. 296,213. Average Am't of Pol. in force..Th. 457

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The business of this Company is conducted on the "Mixed" Plan.

Gölnische Lebensversicherungs-Gesellschaft Concordia,
(Concordia Life Insurance Co.)
Cologne, Germany.

CAPITAL, Th. 10,000,000.

CASH CAPITAL, Th. 2,000,000.

ESTABLISHED SEPT. 27, 1853.

FIRST POL. ISSUED APRIL 22, 1854.

Dr. CLAESSEN, General Manager.

E. SAAL, Ass't Manager.

Number of Policies Issued each year since 1860.

Year.	No Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Act. Ex. 3½ % Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'nds Paid. Thalr.
1860	5,922	9,787,167	656,795	.....	121,205	.....
1861	6,600	11,040,443	812,764	.....	100,822	.....
1862	7,376	12,478,250	994,505	.....	120,376	.....
1863	8,389	14,753,841	1,210,100	.....	107,581	.....
1864	9,390	16,322,479	1,436,060	.....	164,393	.....
1865	10,638	18,870,467	1,707,268	.....	173,955	.....
1866	11,811	21,127,181	1,962,733	.....	324,084	.....
1867	13,189	23,085,669	2,259,642	.....	263,664	.....
1868	14,249	24,825,837	2,581,895	.....	253,589	.....
1869	15,142	26,575,402	2,937,154	.....	270,973	.....
1870	15,589	27,527,496	3,281,064	4,888,515	440,509	.....

Policies in force, Jan. 1, 1871.....15,500. Amount Insured....^{Thalers.} 27,527,496

ASSETS, JAN. 1, 1871.

Capital.....^{Thalers.} 2,000,000
Other Assets..... 2,888,515
..... 4,888,515

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 3½ % 3,281,064
Other Liabilities, exclusive of Capital..... 604,072
..... 3,885,136
Surplus..... 1,003,379

INCOME DURING 1870.

Premium Receipts..... 4,332,707
Other "..... 417,166
..... 2,749,873

EXPENDITURES.

Death Claims and Endowments..... 440,509
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures..... 1,671,152
..... 2,111,661
Surplus..... 638,212

Total Losses Paid..Th. 2,607,416. Average Am't of Pol. in force..Th. 1,777

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 3½ per cent. The largest amount of insurance carried on any one life is 30,000 thalers.

Mecklenburgische Lebensversicherungs- und Spar-Bank,

(Mecklenburg Life Assurance and Savings Bank,)

Schwerin, Mecklenburg, Germany.

CAPITAL, Th. 100,000.

CASH CAPITAL, Th. 100,000.

INCORPORATED MAY 31, 1853.

FIRST POLICY ISSUED SEPT. 11, 1853.

CHARTER PERPETUAL.

C. A. SCHROEDTFEGER, President.

AUG. KIRCHNER, Vice-President.

Number of Policies Issued each year since 1859.

Year.	No. Policies Issued.	Net Amount Insured. Thالر.	Net Value Pol. in force. Nor. Ex. 3 % Thالر.	Gross Assets. Thالر.	Losses Paid. Thالر.	Divid' ds Paid. Thالر.
1859	----	-----	22,179	59,580	-----	-----
1860	----	-----	29,996	68,190	-----	-----
1861	----	-----	37,859	80,554	-----	-----
1862	----	-----	46,337	96,792	-----	-----
1863	----	-----	56,407	120,249	-----	-----
1864	----	-----	66,399	138,925	-----	-----
1865	----	-----	77,841	158,381	-----	-----
1866	----	-----	89,856	177,046	-----	-----
1867	----	-----	105,760	204,824	-----	-----
1868	----	-----	124,484	227,130	-----	-----
1869	565	466,500	144,907	262,457	21,900	-----
1870	261	281,200	170,287	301,638	18,600	-----

Policies in force Jan. 1, 1871.....1,928. Amount Insured.....^{Thalers.}2,066,700

ASSETS, JAN. 1, 1871.

Capital.....	^{Thalers.} 100,000	
Other Assets.....	201,638	
		301,638.

LIABILITIES.

Net Value Pol. in force, Northampton Exp., 3 %.....	170,287	
Other Liabilities, exclusive of Capital.....	84,718	
		255,005
Surplus		46,633

INCOME DURING 1870.

Premium Receipts, }		
Other " " }	73,177	
		73,177

EXPENDITURES.

Death Claims and Endowments.....	18,600	
Policy Claims and Surrenders.....	-----	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	-----	
		18,600
Surplus.....		54,577

Losses Paid, 1869-70..Th. 40,500. Average Am't of Pol. in force Th. 1,072

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually. Surplus is divided among the assured. The Net Premiums are calculated upon the "Northampton Experience" Table, interest at 3 per cent. The largest amount of insurance carried on any one life is 10,000 thalers.

Lebens-, Pensions- u. Leibrenten-Versicherungs-Gesellschaft

Iduna,

(Iduna Life, Pension and Annuity Insurance Co.)

Halle, Germany.

ESTABLISHED 1854.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	2,712	1,435,520	969,519	1,096,224	108,750	.....
1870	2,126	1,155,975	1,105,589	1,268,028	136,255	.....

Thalers.

Policies in force Jan. 1, 1870.....13,520. Amount Insured.....8,055,316

ASSETS, JAN. 1, 1871.

Thalers.

Capital.....	
Other Assets.....	1,268,028
	<u>1,268,028</u>

LIABILITIES.

Net Value Pol. in force.....	1,105,589
Other Liabilities, exclusive of Capital.....	71,744
	<u>1,177,333</u>
Surplus.....	90,695

INCOME DURING 1870.

Premium Receipts, }	
Other ".....	460,095
	<u>460,995</u>

EXPENDITURES.

Death Claims and Endowments.....	136,255
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	75,461
	<u>211,716</u>
Surplus.....	249,279

Losses Paid, 1869-70..Th. 245,005. Average Am't of Pol. in force..Th. 595

The business of this Company is conducted on the "Purely Mutual" Plan.

Magdeburger Lebensversicherungs-Gesellschaft,

(Magdeburg Life Insurance Company.)

Magdeburg, Germany.

CAPITAL, Th. 1,974,000.

CASH CAPITAL, Th. 394,800.

ESTABLISHED 1856.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	2,556	2,429,570	984,635	1,056,487	129,235	.....
1870	1,457	1,350,868	1,140,500	1,254,578	147,582	.....

Thalers.

Policies in force Jan. 1, 1871.....14,548. Amount Insured12,821,194

ASSETS, JAN. 1, 1871.

Capital.....	Thalers. 394,800	
Other Assets.....	859,778	
		1,254,578

LIABILITIES.

Net Value Pol. in force.....	1,140,500	
Other Liabilities, exclusive of Capital.....	47,495	
		1,187,995
Surplus.....		66,583

INCOME DURING 1870.

Premium Receipts, }		
Other " }	471,741	
		471,741

EXPENDITURES.

Death Claims and Endowments.....	147,582	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	72,795	
		220,377
Surplus.....		251,364

Losses Paid, 1869-70..Th. 276,817. Average Am't of Pol. in force..Th. 881

The business of this Company is conducted on the "Mixed" Plan.

Versicherungs-Gesellschaft Thuringia,

(Thuringia Insurance Company,)

Erfurt, Germany.

CAPITAL, Th. 2,250,000.

CASH CAPITAL, Th. 450,000.

ESTABLISHED 1856.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,516	1,539,400	751,183	807,808	112,354	.....
1870	871	879,058	875,778	923,030	138,515	.....

Thalers.

Policies in force Jan. 1, 1871.....10,752. Amount Insured.....10,707,800

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	450,000
Other Assets.....	473,030
	<hr/> 923,030

LIABILITIES.

Net Value Pol. in force.....	875,778
Other Liabilities, exclusive of Capital.....	12,538
	<hr/> 888,316
Surplus.....	<hr/> 34,714

INCOME DURING 1870.

Premium Receipts, }	
Other " }	345,126
	<hr/> 345,126

EXPENDITURES.

Death Claims and Endowments.....	138,515
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	48,000
	<hr/> 186,515
Surplus.....	<hr/> 58,611

Losses Paid, 1869-70..Th. 250,869. Average Am't of Pol. in force..Th. 996

The business of this Company is conducted on the "Mixed" Plan.

Lebensversicherungs-Akzien-Gesellschaft Germania,

(Germania Life Insurance Company.)

Stettin, Germany.

CAPITAL, Th. 3,000,000.

CASH CAPITAL, Th. 600,000.

ESTABLISHED 1857.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	16,490	9,335,688	3,597,674	3,752,276	552,786	.....
1870	7,820	4,897,380	4,214,060	4,446,745	647,820	.....

Thalers.

Policies in force Jan. 1, 1871.... 80,217. Amount Insured..... 47,970,686

ASSETS, JAN. 1, 1871.

Thalers.

Capital..... 600,000
 Other Assets..... 3,846,745
4,446,745

LIABILITIES.

Net Value Pol. in force..... 4,214,060
 Other Liabilities, exclusive of Capital..... 73,939
4,287,999
 Surplus..... 158,746

INCOME DURING 1870.

Premium Receipts, } 1,753,045
 Other " }
1,753,045

EXPENDITURES.

Death Claims and Endowments..... 647,820
 Policy Claims and Surrenders.....
 Dividends to Policy-holders.....
 All other Expenditures..... 223,232
871,052
 Surplus..... 881,993

Losses Paid, 1869-70. Th. 1,200,606. Average Am't of Pol. in force.. Th. 598

The business of this Company is conducted on the "Proprietary" Plan.

Frankfurt Versicherungs-Gesellschaft Providentia,

(Provident Insurance Company of Frankfurt,)

Frankfort-on-the-Main, Germany.

CAPITAL, Th. 4,571,429.

CASH CAPITAL, Th. 458,686.

ESTABLISHED 1857.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Val. Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,401	1,467,895	548,330	548,330	71,690	-----
1870	786	818,802	634,232	664,536	108,316	-----

Policies in force Jan. 1, 1871....6,636. Amount Insured.....^{Thalers.}7,181,350

ASSETS, JAN. 1, 1871.

Capital.....	^{Thalers.} 458,686
Other Assets.....	205,870
	<hr/> 664,556

LIABILITIES.

Net Value Pol. in force.....	634,232
Other Liabilities, exclusive of Capital.....	-----
	<hr/> 634,232
Surplus.....	30,324

INCOME DURING 1870.

Premium Receipts, }.....	245,369
Other " }.....	-----
	<hr/> 245,369

EXPENDITURES.

Death Claims and Endowments.....	108,316
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures.....	46,000
	<hr/> 154,316
Surplus.....	91,053

Losses Paid, 1869-70. Th. 180,006. Average Am't of Pol. in force. Th. 1,082

The business of this Company is conducted on the "Mixed" Plan.

Allgemeine Eisenbahn-Versicherungs-Gesellschaft,

(General Railroad Insurance Company,)

Berlin, Prussia.

CAPITAL, Th. 817,000.

CASH CAPITAL, Th. 163,400.

ESTABLISHED 1861.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid' ds Paid. Thalr.
1869	1,509	1,356,023	344,446	419,695	32,642	.....
1870	1,048	1,056,940	407,278	472,699	57,086	.....

Thalers.

Policies in force Jan. 1, 1871.....5,867. Amount Insured.....5,462,521

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	163,400
Other Assets.....	309,299
	<hr/> 472,699

LIABILITIES.

Net Value Pol. in force.....	407,278
Other Liabilities, exclusive of Capital.....	11,561
	<hr/> 418,839
Surplus.....	<hr/> 53,860

INCOME DURING 1870.

Premium Receipts, }	196,752
Other " }	<hr/> 196,276

EXPENDITURES.

Death Claims and Endowments.....	57,086
Policy Claims and Surrenders.....	
Dividends to Policy-holders.....	
All other Expenditures.....	36,000
	<hr/> 93,086
Surplus.....	<hr/> 103,190

Losses Paid, 1869-70...Th. 89,728. Average Am't of Pol. in force...Th. 931

The business of this Company is conducted on the "Mixed" Plan.

Preussische Lebensversicherungs-Aktien-Gesellschaft.

(Prussian Life Insurance Co.)

101 Fredricks Street, Berlin, Prussia.

CAPITAL, Th. 1,000,000.

CASH CAPITAL, Th. 200,000.

INCORPORATED JULY 26, 1865.

FIRST POL. ISSUED OCT. 10, 1865.

Dr. OTTO HÜBNER, HEINRICH GEISSMER, and HERMANN HEYL, Managers.

H. MATZ, Actuary.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured. Thair.	Net Value Pol. in force. Act. Ex. 3½ % Thair.	Gross Assets. Thair.	Losses Paid. Thair.	Divid'ds Paid. Thair.
1865 }	1,112	1,232,374	12,035	53,779	5,774	.....
1866 }						
1867	1,727	1,353,441	45,156	81,755	5,493	.....
1868	1,959	1,418,307	70,624	136,307	20,282	.....
1869	2,536	1,615,018	124,819	225,563	21,823	.....
1870	4,642	1,483,906	178,880	325,249	40,729	.....

Policies in force Jan 1, 1871.....4,254. Amount Insured.....^{Thalers.}2,733,090

ASSETS, JAN. 1, 1871.

Capital.....	^{Thalers.} 200,000	
Other Assets.....	125,249	
		325,249

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 3½ %.	178,880	
Other Liabilities, exclusive of Capital.....	4,000	
		182,880
Surplus.....		142,369

INCOME DURING 1870.

Premium Receipts, }		
Other , }	214,957	
		214,957

EXPENDITURES.

Death Claims and Endowments.....	38,266	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	53,018	
		91,284

Surplus 123,673

Total Losses Paid....Th. 94,101. Average Am't of Pol. in force....Th. 879

The business of this Company is conducted on the "Proprietary" Plan. The Net Premiums are calculated upon the "Actuaries" Table, interest at 3½ per cent. The largest amount of insurance carried on any one life is 10,000 thalers. This Company insures against accidents while travelling.

Preussische Lebens- und Garantie-Versicherungs-Aktion- Gesellschaft Friedrich Wilhelm,

(Fredrick William Life and Guarantee Ins. Co. of Prussia,)

Berlin, Prussia.

CAPITAL, Th. 1,000,000.

CASH CAPITAL, Th. 250,000.

Incorporated March 26, 1866.

First Policy Issued Aug. 8, 1866.

DURATION OF CHARTER, 100 YEARS.

VICTOR, Duke of Ratibor, Pres. CARL, Prince of Hohenlohe-Ingelfingen, Vice-Pres.

Dr. LANGHEINRICH, Manager.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Act. Ex. $3\frac{1}{2}\%$ Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1867	4,750	3,937,586	71,168	1,128,630	18,650	.....
1868	14,059	6,860,660	139,884	1,283,203	26,680	.....
1869	11,569	5,900,624	287,328	1,375,286	70,464	.....

Thalers.

Policies in force Jan. 1, 1871.....9,057.

Amount Insured.....8,369,949

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	250,000
Other Assets.....	235,279
	485,279

LIABILITIES.

Net Value Pol. in force, Actnaries Experience, $3\frac{1}{2}\%$	454,140
Other Liabilities, exclusive of Capital.....	4,208
	458,348
Surplus.....	26,931

INCOME DURING 1870.

Premium Receipts, }	
Other " " }	498,894
	498,894

EXPENDITURES.

Death Claims and Endowments.....	91,416
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	105,602
	197,018
Surplus.....	301,876

Total Losses Paid..Th. 115,794.

Average Am't of Pol. in force..Th. 924

The business of this Company is conducted on the "Mixed" Plan.

Lebensversicherungs-Akzien-Gesellschaft Nordstern,

(North Star Life Insurance Company.)

Berlin, Prussia.

CAPITAL, Th. 1,250,000.

CASH CAPITAL, Th. 253,000.

ESTABLISHED 1867.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,559	1,444,405	278,349	291,621	44,337	.....
1870	618	756,427	354,777	386,636	32,756	.....

Policies in force Jan. 1, 1871.....5,148. Amonnt Insured.....4,818,859 Thalers.

ASSETS, JAN. 1, 1871.

Capital.....	Thalers.	253,000	
Other Assets.....		133,636	
			386,636

LIABILITIES.

Net Value Pol. in force	354,777	
Other Liabilities, exclsive of Capital.....	5,082	
		359,859
Surplus.....		26,777

INCOME DURING 1870.

Premium Receipts, }	204,705	
Other " " }		204,705

EXPENDITURES.

Death Claims and Endowments	32,756	
Policy Claims and Surrenders .....	.....
Dividends to Policy-holders .....	.....
All other Expenditures.....	38,857	
		71,613
Surplus.....		133,092

Losses Paid, 1869-70..Th. 77,093. Average Am't of Pol. in foree..Th. 933

The business of this Company is conducted on the "Proprietary" Plan.

Bremer Lebensversicherungsbank,

(Bremen Life Insurance Bank.)

Bremen, Germany.

ESTABLISHED 1867.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid's Paid. Thalr.
1869	421	139,680	.....	6,632	1,200	.....
1870	271	136,705	4,715	12,327	1,533	.....

Policies in force Jan. 1, 1871.....787. Amount Insured.....298,845

Thalers.

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	.....
Other Assets	12,327
	<hr/> 12,327

LIABILITIES.

Net Value Pol. in force.....	4,715
Other Liabilities, exclusive of Capital.....	634
	<hr/> 5,349
Surplus.....	6,978

INCOME DURING 1870.

Premium Receipts, }	10,197
Other " } .....	.....
	<hr/> 10,197

EXPENDITURES.

Death Claims and Endowments.....	1,533
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	2,300
	<hr/> 3,833
Surplus.....	6,364

Total Losses Paid..Th. 2,733. Average Am't of Pol. in force..Th. 381

The business of this Company is conducted on the "Purely Mutual" Plan.

Nord Deutsche Lebensversicherungsbank auf Gegenseitigkeit,

(North German Mutual Life Insurance Co.)

125 Leipzig Street, Berlin, Prussia.

CAPITAL, Th. 200,000.

CHARTER PERPETUAL.

INCORPORATED APRIL 8, 1868.

FIRST POLICY ISSUED AUG. 17, 1868.

B. WEIMANN, General Director.

Dr. GALLUS, Actuary.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'nds Paid. Thalr.
1869	3,131	2,127,860	26,149	243,034	3,130	.....
1870	1,143	641,985	42,934	258,543	25,817	.....

Policies in force Jan. 1, 1871.....3,121. Amount Insured.....Thalers.
1,824,729

ASSETS, JAN. 1, 1871.

Capital.....	200,000	
Other Assets.....	58,543	
		258,543

LIABILITIES.

Net Value Pol. in force.....	42,934	
Other Liabilities, exclusive of Capital.....	.....
		42,934
Surplus.....		215,609

INCOME DURING 1870.

Premium Receipts, {		
Other " }	75,637	
		75,637

EXPENDITURES.

Death Claims and Endowments.....	25,817	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	34,311	
		60,128
Surplus.....		15,509

Total Losses Paid....Th. 28,947. Average Am't of Pol. in force...Th. 584

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all policies four years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at per cent. The largest amount of insurance carried on any one life is 5,000 thalers.

Deutsche Lebens-, Pensions- und Renten-Ver- sicherungs-Gesellschaft auf Gegenseitigkeit,

(General Mutual Life, Pension and Annuity Co.)

28 Breite Street, Potsdam, Prussia.

CAPITAL, Th. 200,000.

CASH CAPITAL, Th. 24,000.

INCORPORATED AUG. 23, 1868.

FIRST POL. ISSUED DEC. 25, 1868.

Officers: C. ADAMI, A. L. BONGI, C. A. F. MEYER, R. LINDEMANN.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Act. Ex. 3½ % Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	3,832	1,492,350	12,753	41,191	2,400	-----
1870	5,759	1,344,372	40,150	67,355	19,000	-----

Thalers.

Policies in force Jan. 1, 1871.....7,846. Amount Insured..... 2,231,331

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	24,000
Other Assets.....	43,355
	<hr/> 67,355

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 3½ %...	40,150
Other Liabilities, exclusive of Capital.....	4,476
	<hr/> 44,626
Surplus.....	22,729

INCOME DURING 1870.

Premium Receipts.....	67,356
Other ".....	14,113
	<hr/> 91,469

EXPENDITURES.

Death Claims and Endowments.....	19,000
Policy Claims and Surrenders.....	4,500
Dividends to Policy-holders.....	-----
All other Expenditures.....	39,068
	<hr/> 62,568
Surplus.....	28,901

Total Losses Paid.. Th. 21,400. Average Am't of Pol. in force.. Th. 284

The business of this Company is conducted on the "Mutual" Plan. Dividends are paid annually on all policies three years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Actuaries Experience" Table, interest at 3½ per cent. The highest amount of insurance carried on any one life is 20,000 thalers.

Lebensversicherungs-Anstalt, Hypotheken-und Wechselbank in München,

(Life Insurance Company of the Mortgage and Exchange Bank,)

Munich, South Germany.

ESTABLISHED 1836.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	343	354,314	552,714	640,797	72,871	-----
1870	256	209,286	570,421	663,887	83,314	-----

Policies in force Jan. 1, 1871.....3,533. *Thalers.*
Amount Insured.....3,203,314

ASSETS, JAN. 1, 1871.

Thalers.
Capital.....
Other Assets.....
663,887
663,587

LIABILITIES.

Net Value Pol. in force..... 570,421
Other Liabilities, exclusive of Capital..... 12,429
582,850
Surplus..... 81,037

INCOME DURING 1870.

Premium Receipts, } 125,646
Other " }
125,646

EXPENDITURES.

Death Claims and Endowments..... 83,314
Policy Claims and Surrenders.....
Dividends to Policy-holders.....
All other Expenditures.....
83,314
Surplus..... 42,332

Losses Paid, 1869-70..Th. 156,185. Average Am't of Pol. in force..Th. 908

The business of this Company is conducted on the "Mixed" Plan.

Lebensversicherungs und Ersparnissbank,

(Life Assurance and Savings Bank.)

6 Reinsburg Street, Stuttgart, South Germany.

ESTABLISHED MARCH 22, 1854.

FIRST POL. ISSUED JUNE 3, 1854.

Dr. ZELLER, President.

— HOERNER, Vice-President.

Number of Policies Issued since Organization.

Year.	No. Policies Issued.	Amount Insured. Thair.	Net Value Pol. in force. Thair.	Gross Assets. Thair.	Losses Paid. Thair.	Divid' ds Paid. Thair.
1854-5	1,169	976,797	12,094	.....	1,143	.....
1856	565	503,321	27,943	.....	10,457	.....
1857	575	522,983	74,322	.....	16,685	.....
1858	855	688,078	113,892	.....	18,286	.....
1859	676	567,215	262,399	.....	15,839	6,325
1860	917	795,850	222,207	.....	24,704	11,680
1861	879	912,707	294,501	.....	41,119	16,994
1862	1,280	1,462,831	398,581	.....	40,471	20,644
1863	1,301	1,415,028	529,233	.....	36,857	29,312
1864	1,182	1,359,181	680,337	.....	66,491	38,404
1865	1,472	1,736,551	842,644	.....	93,929	42,782
1866	1,299	1,561,123	1,031,235	.....	110,109	47,245
1867	2,114	2,393,546	1,259,562	.....	127,460	63,189
1868	2,900	3,026,516	1,531,825	.....	133,960	72,958
1869	3,896	3,643,457	1,825,849	.....	160,668	78,170
1870	2,029	2,227,193	2,166,660	.....	213,421	93,939

Policies in force Jan. 1, 1871.....17,996. Amount Insured.....18,258,490

ASSETS, JAN. 1, 1871.

Capital.....
Other Assets.....2,885,303

LIABILITIES.

Net Value Pol. in force.....2,061,660
Other Liabilities, exclusive of Capital.....87,939

Surplus.....735,704

INCOME DURING 1870.

Premium Receipts.....684,142
Other ".....628,360

EXPENDITURES.

Death Claims and Endowments, }
Policy Claims and Surrenders, }.....213,421
Dividends to Policy-holders.....93,999
All other Expenditures.....442,126

Surplus.....562,956

Total Losses Paid..Th. 1,111,599. Average Am't of Pol. in force..Th. 1,020

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the Table of the "Prussian Widows' Fund," interest at 4 per cent. The largest amount of insurance carried on any one life is 20,000 thalers.

Renten-Lebensversicherungs-Anstalt,

(Annuity Life Insurance Co.)

Cor. Elizabeth & Neckar Sts., Darmstadt, South Germany.

FIRST POLICY ISSUED MARCH 30, 1855.

Dr. GOLDMANN, President.

— FRANCK, Vice-President.

— BECHTOLD, Government Commissioner.

Number of Policies Issued each year since Organization.

Year.	No. Policies Issued.	Amount Insured. Florins.	Net Value Pol. in force. Florins.	Gross Assets. Florins.	Losses Paid. Florins.	Divid's Paid. Florins.
1855	82	141,800	.....	.....	.....	.....
1856	771	346,730	23,889	.....	1,750	.....
1857	124	145,790	38,669	.....	8,500	.....
1858	309	181,600	54,325	.....	10,050	.....
1859	183	146,850	68,924	.....	14,260	.....
1860	110	88,650	79,509	.....	12,450	.....
1861	120	95,200	93,310	.....	15,250	.....
1862	104	75,100	117,480	.....	19,950	.....
1863	213	102,300	281,408	.....	10,910	.....
1864	88	66,000	291,698	.....	15,210	.....
1865	424	378,100	322,682	.....	15,050	.....
1866	307	103,450	349,195	.....	18,825	.....
1867	115	89,650	364,575	.....	17,300	.....
1868	102	97,100	402,553	.....	13,370	.....
1869	113	91,550	415,553	.....	16,400	.....
1870	166	154,350	442,373	336,871	26,250	.....

Policies in force Jan. 1, 1871.....1,990. Amount Insured.....1,680,965 Florins.

ASSETS, JAN. 1, 1871. Florins.

Capital.....
Other Assets..... 336,871

LIABILITIES.

Net Value Pol. in force..... 442,373
Other Liabilities, exclusive of Capital..... 442,373

Excess of Liabilities over Assets..... 105,502

INCOME DURING 1870.

Premium Receipts..... 63,140
Other "..... 24,717

EXPENDITURES.

Death Claims and Endowments..... 26,250
Policy Claims and Surrenders..... 3,514
Dividends to Policy-holders.....
All other Expenditures..... 33,579 63,343

Surplus..... 24,514

Total Losses Paid....Fl. 215,525. Average Am't of Pol. in force....Fl. 845

The business of this Company is conducted on the "Purely Mutual" Plan. The Net Premiums are calculated upon the "Berlin Widows' Fund Society" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is 10,000 florins.

Allgemeine Renten-Anstalt,

(General Annuity Co.)

Stuttgart, South Germany.

ESTABLISHED 1861.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'nds Paid. Thalr.
1869	1,708	1,266,351	169,208	205,214	20,678	.....
1870	2,257	1,643,185	228,335	276,327	31,471	.....

Policies in force Jan. 1, 1871.....5,423. Amount Insured.....4,015,484. Thalers.

ASSETS, JAN 1, 1871.

Capital.....	Thalers.
Other Assets.....	276,337
	<hr/> 276,327

LIABILITIES.

Net Value Pol. in force.....	228,335
Other Liabilities, exclusive of Capital.....	.....
	<hr/> 228,335
Surplus.....	47,992

INCOME DURING 1870.

Premium Receipts, }	127,000
Other " " } .....	.....
	<hr/> 127,000

EXPENDITURES.

Death Claims and Endowments.....	31,471
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	.....
	<hr/> 31,471
Surplus.....	95,529

Losses Paid, 1869-70...Th. 52,149. Average Am't of Pol. in force..Th. 740

The business of this Company is conducted on the "Purely Mutual" Plan.

Allgemeine Versorgungs-Anstalt im Groszherzogthum Baden,

(General Pension Co. of the Duchy of Baden,)

25 Amalien Street, Carlsruhe, South Germany.

FIRST LIFE POLICY ISSUED OCT. 1, 1864.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	2,264	2,125,329	152,145	180,811	27,310	.....
1870	1,673	1,638,282	235,613	285,594	54,685	.....

Policies in force June 1, 1871.....4,613. Amount Insured.....5,032,374 Thalers.

ASSETS, JAN. 1, 1871.

Capital.....	Thalers.	
Other Assets.....	285,594	285,594

LIABILITIES.

Net Value Pol. in force.....	235,613	
Other Liabilities, exclusive of Capital.....	11,035	246,648
Surplus.....		38,946

INCOME DURING 1870.

Premium Receipts, }.....	154,965	
Other " }.....		154,965

EXPENDITURES.

Death Claims and Endowments.....	54,685	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	.....	54,685
Surplus.....		100,280

Losses Paid, 1869-70...Th. 81,995. Average Am't of Pol. in force...Th. 1,090

The business of this Company is conducted on the "Purely Mutual" Plan. Dividends are paid annually on all policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The Net Premiums are calculated upon the "Prussian Widows' Fund" Table, interest at 4 per cent. The largest amount of insurance carried on any one life is 20,000 florins.

Allgemeine Wechselseitige Kapitalien- und Renten-Versicherungs-Anstalt Janus,

(Janus General Mutual and Annuity Insurance Co.)

Vienna, Austria.

ESTABLISHED 1839.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	1,890	1,080,719	642,481	805,143	104,148	----
1870	2,287	1,443,723	701,502	886,284	112,991	----

Thalers.

Policies in force, Jan. 1, 1871.....14,997. Amount Insured.....6,359,355

ASSETS, JAN. 1, 1871.

	Thalers.
Capital.....	
Other Assets.....	886,284
	<hr/> 886,284

LIABILITIES.

Net Value Pol. in force.....	701,520
Other Liabilities, exclusive of Capital.....	-----
	<hr/> 701,520
Surplus.....	184,782

INCOME DURING 1870.

Premium Receipts, }	
Other " }	244,465
	<hr/> 244,465

EXPENDITURES.

Death Claims and Endowments.....	112,991
Policy Claims and Surrenders.....	-----
Dividends to Policy-holders.....	-----
All other Expenditures.....	-----
	<hr/> 112,991
Surplus.....	131,474

Losses Paid, 1869-70..Th. 217,139. Average Am't of Pol. in force..Th. 424

The business of this Company is conducted on the "Purely Mutual" Plan.

Österreichische Versicherungs-Gesellschaft Donau,

(Donau Insurance Co. of Austria,)

Vienna, Austria.

CAPITAL, Th. 666,666.

ESTABLISHED 1852.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid's Paid. Thalr.
1869	959	959,193	432,766	451,584	89,677	-----
1870	1,090	1,006,874	490,213	521,111	91,605	-----

Thalers.

Policies in force Jan. 1, 1871.....7,585 Amount Insured.....5,129,233

ASSETS, JAN. 1, 1871.

Capital, {	Thalers.	
Other Assets, }	521,111	
		521,111

LIABILITIES.

Net Value Pol. in force	490,213	
Other Liabilities, exclusive of Capital.....	2,000	
		492,213
Surplus.....		28,896

INCOME DURING 1870.

Premium Receipts, }	218,465	
Other " }		
		218,465

EXPENDITURES.

Death Claims and Endowments.....	91,605	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....	35,969	
		127,574
Surplus.....		90,891

Losses Paid, 1869-70..Th. 181,282. Average Am't of Pol. in force..Th. 773

The business of this Company is conducted on the "Mixed" Plan.

Riunione Adriatica di Sicurta,

Trieste, Austria.

CAPITAL, Th. 2,666,666.

CASH CAPITAL, Th. 800,000.

ESTABLISHED 1853.

Number of Policies Issued during 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1869	2,600	1,900,000	767,913	934,985	170,000	.....

Policies in force Jan. 1, 1871.....14,450. Amount Insured.....10,613,965

ASSETS, JAN. 1, 1871

Capital.....	Thalers. 800,000	
Other Assets.....	135,985	
		934,984

LIABILITIES.

Net Value Pol. in force.....	767,913	
Other Liabilities, exclusive of Capital.....	36,117	
		804,030
Surplus.....		139,955

INCOME DURING 1870.

Premium Receipts, }.....	400,000	
Other ".....		400,000

EXPENDITURES.

Death Claims and Endowments.....	170,000	
Policy Claims and Surrenders.....		
Dividends to Policy-holders.....		
All other Expenditures.....		
		170,030
Surplus.....		230,000

Losses Paid, 1869...Th. 170,000. Average Am't of Pol. in force...Th. 730

The business of this Company is conducted on the "Mixed" Plan.

Der Anker Lebens- und Rentenvers-Gesellschaft,

(Anker Life and Annuity Insurance Company,)

Vienna, Austria.

CAPITAL, Th. 666,666.

CASH CAPITAL, Th. 200,000.

ESTABLISHED 1858.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Val. Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid' ds Paid. Thalr.
1869	2,803	3,230,981	1,833,857	1,436,691	226,293	-----
1870	1,506	2,186,292	1,632,272	1,729,810	284,393	-----

Policies in force Jan. 1, 1871..12,331. Amount Insured.....16,809,459 Thalers.

ASSETS, JAN. 1, 1871.

Capital.....	200,000	
Other Assots.....	1,529,810	
		1,729,810

LIABILITIES.

Net Value Pol. in force	1,632,272	
Other Liabilities, exclusive of Capital.....	48,745	
		1,681,017
Surplus.....		48,793

INCOME DURING 1870.

Premium Receipts, }		
Other " }	630,000	
		630,000

EXPENDITURES.

Death Claims and Endowments.....	284,393	
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	.....
		284,393
Surplus.....		345,607

Losses Paid, 1869-70. Th. 510,686. Average Am't of Pol. in force. Th. 1,363

The business of this Company is conducted on the "Mixed" Plan.

Patria Gegenseitige Lebensversicherungsbank in Wien,

(Patria Mutual Life Insurance Bank in Vienna.)

Vienna, Austria.

CASH CAPITAL, Fl. 25,000.

FIRST POLICY ISSUED NOV. 5, 1866.

CHARTERED 1865.

Dr. MORITZ MÜLLER, President.

FRANZ WAWRA, Vice-President.

ADOLF ELTZ, Vice-President.

Prof. JOS. HABERL, Actuary.

Number of Policies Issued in 1869 and 1870.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Act. Ex. 3 % Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ns Paid. Thalr.
1866 }	2,834	1,365,960	-----	-----	-----	-----
1868 }						
1869	2,041	848,597	80,159	91,179	12,800	-----
1870	3,325	1,929,325	109,874	145,824	35,987	-----

Policies in force Jan 1, 1871.....8,046. Amount Insured.....Thalers.
4,745,825

ASSETS, JAN. 1, 1871.

Capital,	}	-----	Thalers.	
Other Assets,			145,823	
				145,823

LIABILITIES.

Net Value Pol. in force, Actuaries Experience, 3 %..	109,874	
Other Liabilities, exclusive of Capital.....	24,702	
	134,576	
Surplus.....		11,247

INCOME DURING 1870.

Premium Receipts, }	}	-----	94,919	
Other " ".....				
				94,919

EXPENDITURES.

Death Claims and Endowments.....	35,927	
Policy Claims and Surrenders.....	-----	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	29,846	
	65,773	
Surplus.....		29,146

Total Losses Paid....Th. 48,727. Average Am't of Pol. in force...Th. 589

The business of this Company is conducted on the "Mixed" Plan. Dividends are paid annually on all policies five years in force. Surplus is divided among the assured on the "Percentage" Plan. The largest amount of insurance carried on any one life is 5,000 thalers.

Akzien-Gesellschaft für Versicherungen Europa,

(Europa Life Insurance Co.)

Vienna, Austria.

CAPITAL, Th. 500,000.

ESTABLISHED 1869.

Number of Policies Issued during 1870.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'ds Paid. Thalr.
1870	1,100	1,400,000	30,037	34,269	2,067	-----

Thalers.

Policies in force, Jan. 1, 1871.....895. Amount Insured.....1,016,767

ASSETS, JAN. 1, 1871.

Thalers.

Capital.....	-----	
Other Assets.....	34,269	
	<hr/>	34,269

LIABILITIES.

Net Value Pol. in force.....	33,037	
Other Liabilities, exclusive of Capital.....	-----	
	<hr/>	33,037
Surplus.....		1,232

INCOME DURING 1870.

Premium Receipts, }		
Other " }	39,000	
	<hr/>	39,000

EXPENDITURES.

Death Claims and Endowments.....	2,067	
Policy Claims and Surrenders.....	-----	
Dividends to Policy-holders.....	-----	
All other Expenditures.....	-----	
	<hr/>	2,067
Surplus.....		36,933

Total Losses Paid...Th. 2,067. Average Am't of Pol. in force...Th. 1,137

The business of this Company is conducted on the "Mixed" Plan.

Schweizerische Renten u. Lebensversicherungs-Anstalt,

(Swiss Annuity and Life Insurance Company,)

Zürich, Switzerland.

ESTABLISHED 1857.

Number of Policies Issued each year since 1869.

Year.	Nb. Policies Issued.	Amount Insured. Thالر.	Net Value Pol. in force. Thالر.	Gross Assets. Thالر.	Losses Paid. Thالر.	Divid'ds Paid. Thالر.
1869	954	1,095,979	612,271	808,086	134,834	.....
1870	982	1,227,681	707,844	960,372	179,825	.....

Thalers.

Policies in force Jan. 1, 1871.....7,166. Amount Insured.....10,450,374

ASSETS, JAN. 1, 1871.

Thalers.

Capital.....	.....
Other Assets.....	960,372
	<hr/> 960,372

LIABILITIES.

Net Value Pol. in force.....	707,844
Other Liabilities, exclusive of Capital.....	40,225
	<hr/> 748,069
Surplus	212,303

INCOME DURING 1870.

Premium Receipts, }	366,000
Other " }	
	<hr/> 366,000

EXPENDITURES.

Death Claims and Endowments.....	179,825
Policy Claims and Surrenders.....	.....
Dividends to Policy-holders.....	.....
All other Expenditures.....	22,900
	<hr/> 202,725
Surplus.....	163,275

Losses Paid, 1869-70...Th. 314,649. Average Am't of Pol. in force Th. 1,458

The business of this Company is conducted on the "Mixed" Plan.

Basler Lebensversicherungs-Gesellschaft,

(Basel Life Insurance Co.)

Basel, Switzerland.

CAPITAL, Th. 2,344,000.

CASH CAPITAL, Th. 234,400.

ESTABLISHED 1865.

Number of Policies Issued each year since 1869.

Year.	No. Policies Issued.	Amount Insured. Thalr.	Net Value Pol. in force. Thalr.	Gross Assets. Thalr.	Losses Paid. Thalr.	Divid'gs Paid. Thalr.
1869	2,600	3,500,000	503,209	561,373	96,139	-----
1870	1,500	2,400,000	652,775	730,900	144,037	-----

Thalers.

Policies in force Jan. 1, 1870. 9,145.

Amount Insured. 12,954,871

ASSETS, JAN. 1 1871.

Capital	Thalers. 234,400	
Other Assets	496,500	
		730,900

LIABILITIES.

Net Value Pol. in force	652,775	
Other Liabilities, exclusive of Capital	22,999	
		675,774
Surplus		55,126

INCOME DURING 1870.

Premium Receipts, }		
Other " }	469,959	
		469,959

EXPENDITURES.

Death Claims and Endowments	144,037	
Policy Claims and Surrenders		
Dividends to Policy-holders		
All other Expenditures	80,386	
		224,423
Surplus		245,536

Losses Paid, 1869-70. .Th. 240,176. Average Am't of Pol. in force. .Th. 1,416

The business of this Company is conducted on the "Mixed" Plan.

STATISTICAL TABLES.

TABLE I.

SHOWING THE ASSETS AND LIABILITIES OF AMERICAN LIFE INSURANCE COMPANIES, JANUARY 1, 1871,
COMPILED FROM OFFICIAL AND OTHER SOURCES.

Year of com. Bus.	NAME.	LOCATION.	No. of Pol. in force.	Amount Insured.	Net Value Pol. Am. Exp. 4½ %	Total Liab. including net value Policies.	Cash Capital.	Assets including Capital.	Surpl. of Ass. over Liab.	Losses paid since Organiz'n	Average Amt. of Pol. in force.
1850	Etina.....	Hartford.....	45,679	105,755,904	\$13,222,306	\$13,422,034	102,364	15,120,686	1,692,652	\$4,580,041	2215
1868	Alabama Gold.....	Mobile.....	7,790	1,808,500	640,000	40,000	200,000	331,235	2,500	2,500	2289
1850	American.....	Philadelphia.....	13,047	30,910,522	2,314,562	2,602,493	500,000	3,262,714	660,221	1,350,142	2368
1847	American Mutal.....	New Haven.....	1,500	2,000,000	2250,000	400,000	.....	350,000	160,000	1,250,000	1333
1868	American Tontine.....	New York.....	1,371	2,779,158	92,477	112,445	125,000	272,665	160,220	17,000	2027
1866	American Popular.....	".....	2,803	6,329,218	291,276	236,331	100,000	363,132	66,801	101,136	2329
1869	Amitable Mutal.....	".....	1,110	2,089,859	102,892	128,776	130,000	228,147	99,371	6,000	1882
1868	Anchor.....	Jersey City.....	3,238	6,880,218	225,544	244,206	100,000	329,145	154,144	16,300	2191
1868	Asbury.....	New York.....	2,888	6,079,148	174,564	193,491	150,000	247,635	184,762	44,533	2099
1866	Atlantic Mutal.....	Albany.....	4,935	10,089,303	619,449	646,549	110,000	786,311	139,762	174,173	2042
1866	Atlas Mutal.....	St. Louis.....	3,783	13,011,402	562,621	575,863	130,500	788,368	212,600	190,577	3489
1851	Berkshire.....	Pittsfield.....	4,419	10,627,753	662,477	1,454,249	28,000	1,562,588	108,839	565,604	2400
1864	Brooklyn.....	New York.....	5,377	14,720,063	1,442,871	1,461,658	125,000	1,687,516	215,859	305,932	2736
1863	California Mutal.....	San Francisco.....	599	2,461,621	140,142	155,730	100,000	546,246	390,516	31,500	4109
1867	Carolina.....	Memphis.....	3,730	16,239,030	693,792	763,202	200,000	1,007,991	244,699	277,000	4360
1850	Charter Oak.....	Hartford.....	24,586	61,551,512	6,915,747	7,161,997	200,000	8,328,789	1,166,792	2,894,630	2503
1867	Chicago.....	Chicago.....	1,800	2,801,071	2124,000	124,389	111,000	171,339	45,950	36,005	1550
1867	Cincinnati Mutal.....	Cincinnati.....	2,611	5,017,762	186,337	189,952	125,000	333,696	143,744	24,500	1921
1869	Commonwealth.....	New York.....	2,760	5,450,118	224,031	276,096	120,000	346,513	70,477	9,000	1980
1865	Conn. General.....	Hartford.....	2,596	6,192,935	385,051	389,061	250,000	916,021	526,960	121,248	2439
1846	Conn. Mutal.....	".....	60,677	181,265,762	21,859,940	22,312,719	.....	30,915,957	8,603,238	12,000,000	3087
1864	Continental.....	".....	9,466	16,349,507	1,363,158	1,472,168	300,000	2,080,260	5,078,092	230,237	1702
1866	Cotton States.....	New York.....	23,356	54,514,130	3,862,687	4,150,974	100,000	4,505,235	354,261	546,694	2334
1869	Craftsmen's.....	St. Louis.....	1,592	5,675,425	187,779	206,779	150,000	562,607	356,828	48,500	2565
1863	Covenant Mutal.....	St. Louis.....	1,136	2,034,023	849,914	882,340	.....	417,947	35,707	174,552	2759
1868	Craftsmen's.....	New York.....	2,066	4,705,500	160,000	227,900	200,000	424,185	197,185	42,500	2326
1867	Delaware Mutal.....	Wilmington.....	1,052	1,841,907	77,655	77,655	100,000	187,923	110,268	19,799	1750

1868 De Soto Mutual....	St. Louis.....	1,267	3,899,425	148,110	171,416	150,000	331,363	159,947	37,500	3054
1869 Eclectic	New York.....	2,667	5,440,315	193,597	213,555	150,000	454,511	240,956	34,400	2039
1869 Economical Mutual	Providence.....	2,743	6,839,718	543,468	690,056	100,000	817,897	227,841	85,569	2364
1869 Empire Mutual....	New York.....	5,075	10,014,108	465,695	527,414	100,000	633,078	105,684	19,162	1973
1869 Empire State.....	Watertown.....	2,559	4,836,400	133,416	135,838	100,000	246,008	110,170	15,500	1889
1869 Equitable.....	New York.....	36,340	143,970,984	11,523,890	11,894,125	100,000	13,236,025	1,351,900	4,249,840	3964
1867 Equitable.....	Des Moines.....	542	709,022	40,830	49,838	27,500	166,687	110,849	6,000	1420
1867 Excelsior.....	New York.....	2,302	5,986,865	266,911	295,709	125,000	446,367	149,658	63,805	2000
1866 Franklin.....	Indianapolis....	1,011	2,433,314	119,273	125,373	.....	177,311	52,038	26,722	2406
1858 German Mutual*	St. Louis.....	616	1,139,242	103,593	124,288	.....	133,292	9,004	58,242	1849
1860 Germania.....	New York.....	17,710	32,144,462	3,113,335	3,187,854	200,000	3,820,666	632,812	1,538,118	1815
1864 Globe Mutual.....	"	12,017	30,144,320	2,436,066	2,563,684	100,000	2,717,907	154,323	786,929	2508
1870 Gov't Security.....	"	366	1,244,500	23,101	67,833	100,000	151,636	83,803	.....	2400
1859 Guardian Mutual..	"	10,781	23,475,625	1,993,097	1,993,297	125,000	2,380,686	287,389	1,096,314	2177
1836 Girard Life & Trust	Philadelphia....	.....	.....	.....	.....	300,000	3,250,000	.....	.....	.....
1865 Hahneman.....	Cleveland, O....	4,237	7,164,198	235,145	358,147	200,000	485,560	127,415	93,288	1676
1867 Harf. Life & Annu'y	Hartford.....	2,758	5,909,613	229,347	296,737	300,000	633,830	336,503	23,500	2143
1869 Hercules Mutual..	New York.....	540	321,600	31,051	54,321	150,000	183,364	129,043	.....	1880
1860 Home	"	11,169	22,932,409	2,215,000	2,306,370	125,000	2,670,005	363,635	851,757	2058
1866 Home Mutual.....	Cincinnati.....	2,921	4,959,390	140,000	171,729	100,000	280,003	108,274	52,781	1605
1868 Homeopathic Mut.	New York.....	2,161	4,797,721	233,750	233,893	150,000	320,180	81,287	48,554	2220
1869 Hope Mutual.....	"	4,785	9,732,747	279,235	326,949	150,000	505,011	178,032	7,560	2304
1868 International.....	Chicago, Ill.....	419	868,268	56,566	56,587	130,700	150,513	98,926	8,500	2123
1869 Intern. Life & Trust	Jersey City.....	904	2,661,404	129,656	185,185	147,000	390,552	205,367	1,000	2833
1862 John Hancock Mut.	Boston.....	7,502	17,915,277	1,622,532	1,699,594	100,000	1,915,588	245,989	465,850	2387
1853 Knickerbocker.....	New York.....	20,715	61,520,264	6,403,772	6,708,660	100,000	7,395,659	686,999	2,896,027	2965
1868 Life Ass. of Am....	St. Louis.....	7,799	45,655,740	2,225,358	2,368,070	100,000	2,643,067	274,997	278,541	5854
1869 Lincoln.....	Chicago, Ill.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1868 Louisiana Equit.†	New Orleans....	408	2,070,500	70,842	70,842	200,000	264,242	193,400	2,000	5075
1850 Manhattan.....	New York.....	13,336	43,370,076	4,810,948	5,132,401	100,000	6,924,116	1,791,715	3,548,155	3352
1865 Maryland.....	Baltimore.....	1,113	3,695,472	235,191	332,510	100,000	511,768	159,258	80,000	3920
1823 Mass. Hospital*...	Boston.....	11	26,500	28,734	114,578	500,000	813,168	698,590	.....	2409
1851 Mass. Mutual.....	Springfield....	14,133	32,618,597	3,061,284	3,206,867	.....	3,419,304	212,437	1,530,400	2308
1870 Merchants'.....	New York.....	538	1,139,600	32,159	44,651	144,000	160,367	116,716	.....	2154
1867 Metropolitan.....	"	9,331	13,235,108	630,245	727,967	200,000	833,914	105,947	81,418	1429
1867 Michigan Mutual..	Detroit.....	1,674	3,021,065	98,381	104,509	100,000	219,842	115,323	22,640	1805
1870 Minnesota Mutual.	St. Paul, Minn..	323	703,700	10,000	10,000	100,000	137,460	127,460	6,000	2159
1867 Mississippi Valley*	Louisville, Ky..	1,062	4,432,055	231,204	231,204	137,400	432,980	201,776	32,500	4173

a Actuaries, 4 per cent. b Estimated. c American Exp. 5 per cent. d American Exp. 4 per cent. * Jan 1, 1870. † Nov. 1, 1869.

Year of	NAME.	LOCATION.	No. Pol. in force.	Amount Insured.	Net Value Pol. Am. Exp. 4 1/2 %	Total Liab. including net value Policies.	Cash Capital.	Assets including Capital.	Surpl. of Ass. over Liab.	Losses paid since Organized	Average amt. of Pol. in force.
1867	Missouri Mutnal...	St. Louis, Mo.	1,015	\$ 3,364,568	\$ 150,144	\$ 162,993	\$ 125,000	\$ 294,235	\$ 131,242	\$ 24,000	2334
1868	Mound City Mutnal	"	2,054	10,640,658	291,836	353,914	150,000	520,539	166,625	74,769	5180
1870	Mutnal	Baltimore...	312	601,300	10,008	10,000	101,500	111,564	101,564	...	1927
1865	Mutnal	Chicago, Ill.	3,756	4,883,246	445,494	464,603	101,500	560,873	96,270	75,951	1680
1843	Mutnal	New York...	71,319	242,015,750	641,103,580	41,609,033	...	44,465,931	2,856,898	11,865,342	3393
1845	Mutnal Benefit...	Newark	37,308	130,904,083	15,711,010	19,167,827	...	22,012,633	2,844,806	9,628,172	3510
1868	Mutnal Protection.	New York...	2,102	5,582,175	268,927	292,760	100,000	370,174	78,414	69,255	2655
1870	National	Chicago...	2,998	6,109,308	76,167	78,244	135,000	271,036	192,792	2,000	1013
1850	National	Montpelier, Vt.	3,225	6,109,308	690,133	707,076	...	1,011,972	304,896	445,950	1895
1864	National	New York	4,496	9,045,023	620,000	684,196	150,000	879,348	195,222	178,523	2012
1868	National of U. S.	Washington	7,259	15,649,637	6807,389	822,389	1,000,000	1,765,597	943,208	146,551	2555
1868	National Capital...	"	308	1,693,751	75,000	80,500	156,000	390,404	313,994	...	5999
1844	New England Mutl.	Boston	22,741	67,868,057	68,400,000	8,606,350	...	9,685,452	1,078,632	4,575,469	2930
1865	New Jersey Mutnal	Newark	3,909	8,448,145	487,042	467,042	100,000	610,945	123,903	183,101	2161
1845	New York	New York	37,266	116,855,359	14,107,924	14,726,038	1,000,000	15,873,518	1,152,480	7,115,101	2988
1830	N.Y. Life & Trnst.	"	129	443,650	251,958	253,953	1,000,000	2,094,999	1,341,041	176,535	3439
1866	New York State	Syracuse...	2,568	4,192,098	180,000	180,104	130,000	800,852	130,748	78,921	1632
1862	North American	New York	12,922	34,455,000	4,523,539	4,771,802	...	5,075,913	304,111	1,519,084	2666
1867	North Am. Mutl.	Philadelphia	500	1,419,643	53,475	68,625	137,295	3,201,279	131,654	45,360	2838
1858	North Western Mutl.	Milwaukee	35,107	65,186,707	68,224,176	8,342,597	...	8,991,766	649,169	1,692,856	1858
1867	Nashvillet	Nashville	247	1,046,000	...	...	165,850	265,200	...	...	4234
1869	Penney Co. for Life	Philadelphia	...	...	...	...	1,000,000	5,013,816	...	...	...
1863	Pacific Mutnal	Sacramento	1,969	5,896,124	398,458	398,458	100,000	815,437	416,889	57,550	2999
1847	Penn Mutnal	Philadelphia	6,967	22,774,896	62,310,979	3,371,359	...	3,651,341	289,982	1,710,487	2969
1851	Phoenix Mutnal	Hartford	24,636	56,842,627	4,211,515	4,329,515	16,000	6,000,563	1,761,147	1,536,710	2307
1867	Piedmont & Arlingt.	Richmond, Va.	8,715	28,178,654	1,231,471	1,343,485	170,200	1,606,063	202,573	509,202	3368
1870	Pol. Hold. L. & Trnt.	Charleston, S. C.	3,320	1,099,040	263,000	34,903	...	47,375	12,467	2,000	3435
1865	Provident Life & T.	Philadelphia	3,264	9,388,400	670,137	687,156	385,177	1,141,497	454,841	197,450	2876
1870	Republic	Chicago, Ill.	1,176	2,936,494	242,080	242,080	457,103	691,977	449,897	4,025	2497
1870	Safety Deposit	"	204	486,200	10,470	19,486	100,000	136,260	116,774	...	2026
1862	Security L. & Ann'ty	New York	14,503	37,003,224	2,587,620	2,632,371	110,000	2,964,931	332,560	955,514	2500
1866	Southern	Memphis...	4,737	17,062,659	6617,209	648,008	250,000	1,037,169	339,161	290,240	3602
1866	Southern Mutnal	Louisville, Ky.	1,468	5,116,188	301,473	301,473	200,000	626,142	324,669	38,750	3432

1867	Standard	New York	1,453	2,933,693	158,046	167,396	125,000	284,353	117,227	29,903,2005
1845	State Mutual	Worcester	3,331	6,135,680	298,473	1,012,709	100,000	1,141,672	138,903	250,000 1842
1858	St. Louis Mutual	St. Louis	15,583	50,664,816	4,710,260	5,136,011	100,000	5,542,738	306,709	1,988,354 3252
1869	Tenionia	Chicago	992	1,726,500	72,845	72,845	125,000	553,745	480,900	4,000 1742
1865	Travelers	Hartford	5,846	11,840,676	2778,868	790,385	100,000	277,802	52,583	216,757 1940
1867	Union Central	Cincinnati	2,038	4,993,849	145,000	145,551	100,000	736,693	122,142	45,000 2406
1849	Union Mutual	Boston	15,852	36,008,360	24,600,900	4,682,300	200,000	5,295,233	642,933	1,854,125 2271
1850	United States	New York	7,973	19,155,221	22,772,058	2,811,601	200,000	3,686,323	874,722	1,500,000 2346
1865	Universal	Burlington	4,492	10,818,209	603,422	638,422	200,000	861,104	232,682	438,895 2409
1859	Vermont	Burlington	269	391,000	13,789	13,789	50,000	64,039	50,250	1418
1860	Washington	New York	11,238	25,677,405	2,142,756	2,174,620	125,000	2,470,348	304,728	794,746 2287
1860	West New York	Batavia	702	1,399,800	44,756	48,609	125,000	179,377	130,768	1994
1868	Wid. & Orph. Ben.	New York	4,535	12,291,705	1,246,198	1,223,098	200,000	1,599,068	275,970	339,304 2712
1864	Wid. & Orph. Fund*	Nashville	769	1,764,100	263,570	64,868	133,250	186,107	121,239	300 2294
1868	Wid & Orph. Fund	New York	2,718	5,594,447	318,786	324,085	200,000	485,861	161,826	96,307 2078
1866	World Mutual	New York	\$5,390	8,309,111	2733,192	994,535	125,000	1,227,312	232,777	294,244 1558
1847	Canada	Hamilton, Ont.								
Total			894,498	9263,438,213	231,316,714	243,229,186	17,300,236	300,616,056	57,376,870	94,127,423 2423

a Actuaries, 4 per cent. b Estimated. c American Exp. 4 per cent. d American Exp. 6 per cent. e Capital, \$500,000 applies to Accident Department only.

1870. + July 1, 1871.

LIFE INSURANCE COMPANIES IN GREAT BRITAIN.

DATE.	NAME.	LOCATION.	No. Pol. in Force.	Amount Insured.	Net Value Policy in force.	Total Liab. including net Value.	Capital.	Assets.	Surpl. of Ass. over Liab.	Total Losses paid.	Average Amount of Pol. in Force.
				£	£	£	£	£	£	£	£
1824	Alliance Br. Foreign	London	5,309	3,173,983	2,762,953	797,524	550,000	1,484,052	686,538	422,719	598
1833	Alexandra Mut.	"	.....	.....	.....	360	.....	737	361	150	...
1808	Atlas	"	6,199	3,325,583	2,127,176	1,427,176	138,000	1,791,937	364,761	5,119,821	617
1847	Brit. Emp. Mutnal.	"	11,858	2,357,686	.....	9,786	.....	493,837	484,051	421,509	241
1854	British Equitable.	"	17,710	3,146,776	.....	.....	22,650	236,767	236,767	160,965	177
1867	British Imperial	Manchester	1,290	338,720	.....	.....	36,000	49,000	49,000	1,550	295
1853	Brit. Medical & Gen	London	26,045	7,508,744	.....	58,185	35,420	624,279	573,094	716,801	288
1833	Caledonian	Edinburgh	3,653	1,481,325	2245,598	365,583	29,437	590,058	221,475	488,275	940

a. Carriage. 4 per cent.
 † Portion only of Total Amount.

+ Portion only of Total Amount.

a Carlisle, 4 per cent.

22

DATE.	NAME.	LOCATION.	No. Pol. in force.	Amount Insured.	Net Value Policy in force.	Total Liab. including net Value.	Capital.	Assets.	Surplus Ass. over Liab.	Total Losses paid.	Average amt. of Pol. in force.
1840	Church of England.	London.	3,584	2,152,624	£	£	£	£	£	£	£
1838	City of Glasgow.	Glasgow.	6,835	3,970,647	.....	.....	40,000	442,192	442,192	520,000	600
1829	Clergy Mutual.	London.	5,609	4,912,205	21,594	21,594	60,000	125,000	703,406	847,000	585
1824	Clerical, Med. & Gen.	"	8,766	5,402,346	1,656,462	1,656,462	50,000	1,910,874	825,454	577,532	893
1867	Colonial.	"	236	49,836	61,246,163	1,323,048	50,000	1,707,000	383,902	2,560,109	616
1867	Commercial Union.	"	.....	.....	.....	.....	3,734	5,468	5,468	223	220
1825	Crown.	"	7,832	4,568,000	8,928	8,928	.....	235,456	235,456	444,886	726
1807	Eagle.	"	20,000	11,200,000	8854,308	880,027	210,980	1,211,054	321,027	2,160,000	596
1823	Economic.	"	9,676	8,854,755	21,594	1,910,527	172,202	3,276,395	1,356,568	1599,781	560
1823	Edinburgh.	Edinburgh.	6,000	2,500,000	.....	118,757	75,000	2,768,942	2,650,188	4516,249	917
1833	Emperor.	London.	4,850	3,163,227	2851,848	886,874	75,000	1,119,392	232,518	1,970,679	583
1839	Eng. & Scott. Law.	"	3,845	7,777,592	2177,918	1,7,918	8,111	194,119	16,201	793,729	168
1762	Equitable	"	2,250	3,363,746	555,765	683,065	70,000	760,132	77,076	37,253,858	652
1845	Equity & Law	"	.....	800,000	9503,951	620,275	60,000	515,375	289,104	338,303	1405
1853	Etropean	Yorkshire.	4,692	3,135,708	2727,885	913,745	253,185	371,560	541,945	4207,056	671
1822	Friends' Provident.	London.	.....	.....	.....	10,450	50,000	1,006,685	996,235	775,468	.....
1837	General.	"	23,945	9,332,189	.....	.....	.....	375,000	375,000	498,338	878
1844	Gt. Britain Mutual.	"	4,094	4,441,351	21,330,721	9,611	.....	136,972	127,361	468,833	288
1821	Guardian.	"	3,339	3,246,546	21,426,614	1,364,407	21,712	1,453,912	88,605	937,784	407
1836	Hand-in-Hand.	"	3,516	2,768,485	7260,362	1,529,038	1,000,000	1,663,847	134,807	5,056,745	1084
1830	Imperial.	"	.....	.....	7209,409	394,564	.....	1,340,186	946,215	873,923	972
1832	Lancashire.	"	.....	.....	2189,985	772,140	75,000	764,791	67,800	1196,949	787
1823	Law.	"	6,772	10,633,986	2189,985	196,835	146,140	453,561	257,035	454,937	1570
1854	Law Union.	"	2,455	1,596,557	183,285	51,066	100,000	5,459,560	5,408,443	8,482,225	1570
1836	Legal & General.	"	3,183	4,743,732	183,285	182,285	57,500	284,646	101,261	1,899,921	651
1838	Life Ass. of Scotland.	Edinburgh.	15,270	7,425,182	31,876	31,876	171,046	1,654,640	1,622,764	2,807,677	1490
1808	Lond. & Livp. & Glo.	Liverpool.	12,760	6,935,793	7,400	7,400	75,000	1,357,257	1,340,927	1,231,420	486
1721	London Assurance Co.	London.	6,472	5,009,706	22,296,177	2,296,177	391,152	2,887,982	591,805	1,963,038	549
1765	London & Birrigh.	Birmingham.	2,700	1,000,000	41,378,823	2,437,529	448,275	2,595,059	157,510	4276,563	774
1862	London & Lancash.	London.	.....	.....	.....	.....	6,550	8,471	8,471	4,600	330
1869	Lond. & Manchester	"	2,107	2,847,449	.....	.....	9,623	68,561	68,561	5,140	370
1845	Lond. & Prov. Law	"	.....	.....	412,476	896	1,607	26,183	2,107	332,910	1351
						419,087	97,684	624,997	305,930		

1806 London	London	5,792	7,386,305	68,056,465	3,124,206	.....	3,141,019	16,813	5,700,000	1276
1835 Metropolitan.....	"	4,726	4,105,411	79,098,002	840,786	.....	1,363,790	523,004	1,270,000	897
1834 Mutual	"	4,198	2,391,955	63,963,318	398,077	.....	734,812	366,735	609,637	569
1830 National	"	2,900	1,487,939	64,411,060	441,060	.....	588,449	147,839	900,000	643
1822 National of Ireland.	Dublin .....	.....	.....	62,174,454	270,694	100,000	399,725	129,031	.....	512
1835 National Provident.	London	19,264	10,040,506	62,232,627	2,343,006	.....	3,085,116	742,110	2,776,466	.....
1870 New Albert	"	500	.....	.....	.....	.....	2,808	.....	149	.....
1823 No. Brit. Mercantile	Edinburgh	13,365	10,080,072	61,368,723	1,913,037	250,000	2,095,351	182,264	423,106	754
1836 Northern	London	8,210	3,886,913	67,433,736	743,736	97,245	840,443	96,707	221,831	473
1808 } Norwich Union }	Norwich .....	.....	6,500,000	.....	74,255	.....	1,811,430	1,737,175	595,599	574
1706 } Amicable .....	"	.....	.....	.....	11,269	.....	472,306	461,037	59,899	.....
1797 Pelican	London .....	.....	3,007,431	73,466,712	880,731	159,824	1,244,055	363,354	5,000,000	.....
1866 Planet .....	"	.....	.....	.....	29,722	20,000	36,550	7,327	3,550	268
1865 Post-Office	"	2,480	190,072	.....	.....	.....	17,594	17,594	2,921	77
1806 Provident	"	9,496	4,911,739	61,293,588	1,335,431	49,376	1,739,100	396,669	4,690,456	520
1840 Provid. Clerks' Mut.	"	12,321	2,364,000	.....	5,785	.....	452,527	446,742	275,000	192
1852 Provincial	Wrexham .....	.....	.....	.....	.....	20,000	153,557	153,557	36,353	245
1848 Prudential	London	684,232	.....	61,112,794	.....	.....	388,406	243,038	661,371	.....
1857 Queen	Liverpool .....	.....	.....	.....	43,847	179,800	479,116	435,269	.....	439
1840 Reliance Mut.	"	5,998	1,984,364	72,597,725	271,589	.....	291,814	20,305	76,951	321
1806 Rock	London	4,013	5,380,750	71,481,659	1,481,659	1,101,308	3,172,604	1,990,945	7,500,000	131
1845 Royal	Liverpool	14,518	6,718,476	78,583,363	918,241	289,095	2,017,658	1,099,417	305,473	463
1864 Sceptre	London	4,012	565,379	.....	.....	10,485	26,134	26,134	140	140
1826 Scottish Amicable.	Glasgow	11,842	5,535,868	.....	1,413,584	.....	56,949	1,356,635	1,500,000	468
1865 Scottish Imperial ..	Edinburgh	5,232	2,532,072	.....	.....	25,000	60,237	60,237	15,000	371
1837 Scottish Provident.	"	15,206	7,188,566	.....	58,158	80,832	512,274	512,274	400,000	479
1825 Scottish Provincial.	Aberdeen	8,739	3,500,000	.....	19,689	50,000	1,765,252	1,707,094	1,061,313	477
1824 Scottish Union	Edinburgh	8,663	4,450,000	.....	45,099	207,571	713,111	692,422	168,573	401
1815 Scottish Widows ..	"	16,026	15,000	63,656,307	3,890,994	45,000	1,199,344	1,154,245	84,564	513
1846 Sovereign	London	10,000	2,000,000	.....	4,409	.....	3,451,877	1,290,883	7,500,000	997
1825 Standard	Edinburgh	24,192	15,621,819	.....	193,935	120,000	4,346,029	4,152,094	1,780,850	646
1843 Star	London	13,000	4,500,000	.....	.....	.....	878,422	878,422	784,840	846
1840 United King. Temp.	"	30,192	5,645,151	61,006,108	1,027,875	.....	1,246,168	218,293	721,730	187
1812 Union	"	5,000	3,000,000	550,602	580,100	30,000	1,257,492	727,492	.....	600
1834 Universal	"	3,302	3,162,566	658,425	671,841	50,000	672,723	200,887	1,869,450	964
1825 University	"	1,503	2,076,423	677,708	787,708	29,900	970,814	183,106	150,376	1381
1807 West of England ..	Exeter	8,949	4,065,603	.....	68,915	210,040	1,412,902	1,943,987	4,752,452	454

a Carlisle 4 per cent. b Table not given. c Equitable 4 per cent. d New Act. 6 per cent. e Carlisle 3½ per cent. f Carlisle 3 per cent. g Actuaries 3 per cent.
h Equitable 3½ per cent. i Equitable 4 per cent. j Actuaries 5 per cent. k Northampton 3 per cent. l Equitable 3 per cent.

Year of com. Bus.	NAME.	LOCATION.	No. Pol. in force.	Amount Insured.	Net Value Policies in force.	Total Liab. including net Value.	Capital.	Assets.	Surplus Ass. over Liab.	Total Losses paid.	Average amt. of Pol. in force.
1862	West. Coun. & Lond.	Plymouth.....	2,135	888,786	£	£	£	£	£	£	£
1841	Wesleyan & Gen'l.	Birmingham...	21,702	.....	.....	.....	.....	.....	.....	.....	179
1824	Yorkshire.....	York.....	2,642	1,365,326	.....	.....	50,000	80,648	.....	1,780,000	513
Totals.....			1225,308	287,593,979	40,224,594	45,394,537	7,651,623	91,866,070	46,471,533	12,191,600	615

LIFE INSURANCE COMPANIES IN AUSTRALIA, ISLAND OF JAMAICA, AND CAPE OF GOOD HOPE.

1849	Australian Mut.....	Sidney, N.S.W.	711,621	4,920,835	£	£	£	£	£	£	£
1869	Mutual Life.....	"	491	171,769	.....	.....	.....	.....	.....	.....	424
1844	Jamaica Mutual....	Kingston, Jam.	629	217,450	.....	.....	60,000	50,000	3,467	3,201	349
1845	Mut. Cape of G. H.	Cape Town ..	.....	.....	.....	2,440	.....	47,560	47,560	5,525	346
Totals.....			12,741	5,210,054	437,58	453,675	50,000	330,707	330,707	19,209	419
									762,288	436,819	1,538

LIFE INSURANCE COMPANIES IN GERMANY.

1827	Gotha.....	Gotha.....	36,392	68,063,400	Th.	Th.	Th.	Th.	Th.	Th.	Th.
1828	German.....	Lübeck.....	25,246	21,987,742	13,636,320	13,894,782	.....	19,489,728	5,544,945	23,569,174	1871
1830	Leipzig.....	Leipzig.....	15,072	19,138,400	3,086,210	3,096,617	50,000	3,251,784	185,167	*784,032	871
1831	Hanover.....	Hanover.....	4,151	2,944,700	2,397,888	2,842,964	.....	3,408,204	560,840	4,903,516	1221
1836	Berlin.....	Berlin.....	13,025	17,066,240	436,085	468,025	216,000	510,431	42,406	*150,376	709
1841	Brunswick.....	Brunswick.....	1,790	980,179	3,729,651	3,854,250	.....	4,486,034	631,784	*752,143	1310
1844	Frankfurt.....	Frankfurt on M	6,981	7,924,742	231,551	231,551	.....	389,823	138,272	293,846	530
1847	Jann.....	Hamburg.....	14,983	12,997,768	1,240,904	1,240,904	50,000	1,304,610	63,706	1,863,303	1136
					1,726,624	1,726,625		1,890,443	93,819	*418,145	870

1852	Tentonia.....	22,410	10,252,934	750,308 ^c	145,500	693,273	57,036	*296,213	475
1853	Mecklenburg.....	1,938	2,066,700	170,287	100,000	4,888,518	46,693	*40,500	1072
1854	Concordia.....	15,500	27,537,496	3,281,064	2,000,000	3,885,136	1,003,379	2,607,416	1777
1854	Igna.....	13,520	8,065,316	1,105,589	.....	1,177,333	1,268,028	*245,005	595
1859	Magdeburg.....	14,548	12,821,194	1,140,500	3,480,000	1,254,578	66,583	*276,817	881
1856	Thuringia.....	10,752	10,707,800	875,778	450,000	923,030	34,714	*250,869	996
1857	Germany.....	80,219	47,970,686	4,214,060	4,287,999	600,000	4,446,745	*1,200,600	598
1857	Provident.....	6,636	7,181,380	634,232	458,686	664,556	30,324	*180,000	1082
1861	Gnl. R. R. (A. Einsb.)	5,867	5,462,521	407,278	163,400	472,699	53,860	*89,728	931
1865	Prussian.....	4,254	2,733,090	178,880	200,000	325,245	142,369	94,101	879
1866	Fredrick William.	9,057	8,369,949	454,140	250,000	485,279	26,931	115,794	924
1867	North Star.....	5,148	4,818,889	354,177	253,000	386,636	26,777	*77,093	933
1867	Bremen.....	787	298,845	4,715	.....	12,327	6,978	2,753	381
1868	North German Mut.	3,121	1,824,729	42,934	200,000	258,543	215,609	28,947	584
1868	German.....	7,846	2,231,331	40,150	24,000	67,355	22,729	21,400	284
1836	Hypotheken.....	3,538	2,303,314	570,421	.....	663,387	81,037	*156,185	908
1854	Life Ins. & Sav. Bk.	17,996	18,268,490	2,061,660	.....	2,885,303	735,704	1,111,699	1020
1855	Annuity (Renten)	1,990	*1,930,965	*442,373	.....	*336,871	*105,502	*215,535	*845
1861	General (Allgemein)	5,423	4,015,484	228,335	.....	276,327	47,992	52,149	740
1864	General Pension.	4,613	5,032,374	235,613	.....	385,594	38,946	*81,995	1090
1839	Janus.....	14,997	6,369,355	701,520	.....	886,284	184,732	*217,139	424
1852	Donau.....	7,585	5,129,233	490,213	.....	521,111	28,898	*181,382	773
1853	Riunione Adriatica	12,331	16,809,451	1,632,272	200,000	1,729,819	48,793	*510,686	1363
1858	Anker.....	14,440	10,613,965	767,913	800,000	984,985	130,955	*170,000	735
1866	Patris.....	5,025	2,116,793	109,874	.....	145,823	11,247	*48,727	589
1869	Europa.....	895	1,016,767	30,037	.....	34,269	4,232	9,067	1137
1857	Swiss.....	7,166	10,450,374	707,844	.....	960,372	212,303	*314,849	1458
1865	Basler.....	9,145	12,954,871	652,775	.....	730,900	55,126	*240,176	1416
	Totals.....	424,923	401,032,407	38,740,475	6,789,786	61,446,040	10,919,820	41,565,836	29,407

^b Carlisle, 4 per cent. ^y Year ending Feb. 28. ^z Only a portion of total amount. ^{*} Losses 1869-70. [†] Excess of Expenditures over Assets. [‡] Losses 1859.

TABLE 2.

SHOWING THE RECEIPTS AND EXPENDITURES OF AMERICAN LIFE INSURANCE COMPANIES, DURING THE YEAR 1870, COMPILED FROM OFFICIAL AND OTHER SOURCES.

Year of com. Bus.	NAME.	LOCATION.	Pol. of 1870.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow'ts	Policy Claims and Surr's.	Divid's to Policy Holders.	All other expenses.	Total Expenditures.	Surplus
1850	Ætina.....	Hartford.....	11,277	21,705,477	5,225,185	6,201,069	1,340,159	619,891	1,607,127	701,912	4,259,089	1,941,980
1850	American Tontine.....	Philadelphia.....	3,210	7,121,139	1,127,139	1,319,360	376,155	24,024	211,945	242,576	854,101	465,970
1868	American Popular.....	New York.....	893	1,841,581	90,032	95,365	15,000			45,833	60,933	31,432
1866	American Mutual.....	".....	808	1,832,058	179,974	188,894	35,508	1,830		124,003	161,941	26,953
1869	American Mutual.....	".....	893	1,874,369	166,627	174,973	6,000	7,842		73,891	87,733	87,340
1868	Anchor.....	Jersey City.....	3,128	7,156,195	200,887	212,961	15,300		1,981	131,771	149,002	63,959
1868	Asbury.....	New York.....	1,782	2,643,121	196,149	208,145	32,268	6,504	1,997	139,456	180,235	27,920
1866	Atlantic Mutual.....	Albany.....	2,217	3,737,254	401,751	426,645	62,041	55,832	16,685	108,325	242,778	132,073
1861	Atlas Mutual.....	Pittsfield.....	2,168	7,745,703	437,579	465,671	145,256		17,717	190,625	213,367	275,731
1864	Berkshire.....	Pittsfield.....	1,138	2,844,884	475,507	570,397	88,258	38,530	71,084	96,788	294,666	267,192
1864	Brooklyn.....	New York.....	1,927	4,408,981	707,656	786,146	147,800	148,753	23,375	194,026	518,454	267,192
1867	California Mutual.....	San Francisco.....	259	962,510	105,497	133,032	24,444		23,555	30,333	51,844	51,844
1867	Carolina.....	Memphis.....	1,638	5,745,880	542,886	586,189	93,000	50,049	8,595	147,962	299,006	280,583
1863	Charter Oak.....	Hartford.....	8,785	20,118,455	4,019,303	4,491,025	632,573	630,532	1,463,099	599,733	3,321,937	1,109,088
1867	Chicago.....	Chicago.....	1,400	2,177,000	112,242	121,967	13,741		9,382	75,509	98,632	23,335
1867	Cincinnati Mutual.....	Cincinnati.....	2,156	3,969,665	184,241	189,668	14,500		13,348	64,331	92,779	96,839
1869	Commonwealth.....	New York.....	2,043	4,043,968	180,593	168,540	53,506	9,106		118,520	136,627	31,913
1865	Conn. General.....	Hartford.....	10,046	24,707,707	7,841,800	9,631,470	1,752,309	864,063	2,439,421	941,828	5,987,636	8,643,784
1864	Conn. Mutual.....	".....	3,275	5,460,247	870,597	898,576	114,887	59,270	45,822	256,740	476,669	421,907
1866	Continental.....	New York.....	12,537	35,349,440	1,937,352	2,062,641	284,778	283,143	199,551	538,646	1,306,118	776,523
1869	Cotton States.....	Macon.....	992	3,499,700	196,495	261,473	43,500		63,455	68,446	106,345	154,533
1853	Covenant Mutual.....	St. Louis.....	332	776,896	156,566	177,797	21,552	5,928		37,017	98,943	141,433
1868	Craftsmen's.....	New York.....	1,301	2,890,550	152,509	173,109	40,510	354	1,854	137,778	179,981	33,128
1867	Delaware Mutual.....	Wilmington.....	444	810,800	52,836	53,058	12,699	109		87,790	50,495	2,560
1868	De Soto Mutual.....	St. Louis.....	935	2,581,800	136,065	147,899	20,000			83,849	103,849	44,050
1869	Eclectic.....	New York.....	2,088	420,592	173,838	186,870	29,400	968	2,843	110,598	149,800	37,061

1866	Economical Mutual	Providence	1,134	2,473,980	401,370	429,332	21,019	.....	20,000	96,403	137,472	291,860
1869	Empire Mutual	New York	5,227	10,636,407	627,589	657,000	18,300	5,402	.....	236,756	360,458	296,540
1869	Empire State	Watertown	2,075	3,991,555	131,648	142,298	15,500	1,224	.....	66,774	83,498	58,730
1869	Equitable	New York	10,063	40,295,799	6,327,724	7,009,344	1,404,117	766,430	935,258	1,052,419	4,140,224	2,861,120
1867	Equitable	Des Moines	271	353,302	29,469	35,966	3,000	1,831	3,028	5,188	130,457	22,919
1867	Excelsior	New York	1,847	4,037,872	233,961	250,694	41,214	995	4,025	117,186	163,520	87,174
1866	Franklin	Indianapolis	423	1,063,850	44,022	106,630	4,622	128	10,769	22,578	38,097	68,553
1866	Germania Mutual	New York	3,407	5,866,184	1,434,232	1,644,893	398,563	123,770	210,579	301,994	1,034,106	610,767
1864	Globe Mutual	"	4,551	11,297,703	1,151,133	1,289,320	274,457	115,408	115,408	431,263	864,752	424,568
1870	Gov't Security	"	400	1,377,500	33,131	39,075	.....	.....	.....	36,053	35,053	4,492
1859	Guardian Mutual	"	4,414	9,223,000	1,145,326	1,219,536	349,095	160,405	75,562	351,117	936,259	283,297
1866	Hahneman	Cleveland	2,066	5,250,595	197,196	217,517	31,288	15,765	1,712	95,338	152,426	65,391
1868	Hartford Life & An.	Hartford	1,407	3,633,732	173,214	199,532	9,000	1,018	2,778	78,386	91,177	108,355
1869	Hercules Mutual	New York	794	1,079,000	27,759	103,539	.....	206	.....	55,545	55,751	47,778
1860	Home	"	1,939	3,574,865	861,596	1,011,842	192,500	.....	192,271	179,619	564,200	447,452
1866	Home Mutual	Connecticut	2,270	3,510,000	170,673	174,358	20,428	4,429	15,523	98,151	136,551	35,327
1868	Homeopathic Mut.	New York	1,355	2,742,054	170,214	179,649	41,777	.....	2,415	78,162	122,354	57,295
1869	Hope Mutual	"	5,354	10,779,418	226,713	233,874	7,560	.....	.....	158,006	165,166	68,708
1868	International	Chicago	401	742,286	31,148	55,745	3,500	.....	.....	39,835	43,235	13,410
1869	Inter. Life & Trust	Jersey City	807	2,041,078	174,549	201,771	1,000	.....	.....	57,730	58,730	143,041
1863	John Hancock Mut.	Boston	2,911	6,411,300	743,321	861,728	127,100	56,167	111,358	189,332	480,957	380,771
1863	Knickerbocker	New York	5,625	15,141,844	3,275,454	3,630,651	931,369	20,495	497,351	677,525	2,056,740	1,573,941
1868	Life Ass'n. of Am.	St. Louis	5,816	39,317,073	2,174,856	2,318,003	211,126	25,402	75,598	525,876	837,702	1,480,301
1850	Manhattan	New York	2,002	5,322,246	1,671,255	2,058,582	509,014	264,200	290,354	338,737	1,422,395	686,357
1875	Maryland	Baltimore	256	900,000	158,663	183,476	27,856	1,677	22,051	34,209	85,593	97,583
1861	Mass. Mutual	Springfield	3,881	9,414,864	1,143,128	1,318,968	279,300	166,863	181,148	227,439	464,750	454,218
1860	Merchants	New York	582	1,241,600	26,917	75,358	.....	.....	.....	52,824	53,824	23,034
1877	Metropolitan	Detroit	9,113	11,078,199	416,117	443,075	55,918	2,023	57,878	173,060	288,379	154,796
1867	Michigan Mutual	St. Paul	1,049	1,694,600	84,416	94,565	16,640	1,633	6,082	44,488	63,843	25,752
1860	Minnesota Mutual	St. Paul	326	703,700	27,706	27,972	6,000	.....	.....	10,000	16,000	11,972
1867	Missouri Mutual	St. Louis	702	2,343,555	121,424	137,303	11,000	10,646	3,001	41,890	66,337	70,971
1877	Mississippi Valley	Leavenworth	1,400	3,715,833	171,202	191,961	10,557	117	8,464	53,818	77,956	114,005
1868	Mound City Mutual	St. Louis	1,238	5,060,800	380,451	427,390	62,769	72	8,148	143,876	219,565	207,525
1840	Mutual	Baltimore	312	601,300	23,418	23,418	.....	.....	.....	11,854	11,854	11,564
1845	Mutual	Chicago	2,045	2,871,947	393,075	411,170	19,000	7,763	21,172	97,473	145,413	265,757
1863	Mutual	New York	12,493	33,458,217	12,169,717	14,647,490	2,303,071	1,256,112	2,548,595	1,268,378	7,476,656	7,170,384
1875	Mutual Benefit	Newark	3,731	12,967,110	6,604,438	8,855,547	1,416,557	341,034	1,610,205	707,623	4,084,819	2,763,628
1858	Mutual Protection	New York	1,715	4,492,126	222,352	231,502	37,755	.....	2,235	116,478	147,668	83,834
1894	National	Chicago	2,998	3,438,000	46,003	62,492	2,000	.....	.....	44,214	46,214	16,231
1850	National	Montpelier	876	1,920,233	100,708	255,468	59,100	16,934	36,788	46,901	159,723	95,745

Year of com Bus.	NAME.	LOCATION.	No. Pol. Iss. 1870.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow'ts	Policy Claims to Surr's.	Divid's to Policy Holders.	All other Expenses	Total Expendi- tures.	Surplns.
				\$	\$	\$	\$	\$	\$	\$	\$	\$
1864	National.....	New York.....	2,523	3,998,766	481,295	511,854	67,479	54,531	25,053	156,374	316,437	296,417
1868	National of U. S.....	Washington.....	3,865	8,428,030	642,796	729,681	105,524	19,903	.....	246,429	871,856	367,825
1868	National Capital.....	".....	3,277	1,702,185	65,904	73,687	.....	515	.....	29,017	99,532	43,555
1844	New Eng. Mutual.....	Boston.....	3,563	8,979,361	2,708,592	3,217,893	708,000	.....	470,740	892,851	1,571,641	1,646,252
1865	New Jersey Mutual.....	Newark.....	1,418	2,907,297	286,745	311,687	59,400	11,947	22,839	70,462	164,468	147,039
1845	New York.....	New York.....	9,925	27,141,895	5,753,227	6,569,716	1,282,967	526,603	1,068,929	1,018,006	3,886,505	2,683,211
1866	New York State.....	Syracuse.....	1,432	2,131,085	58,139	148,120	19,921	.....	.....	89,115	59,036	89,084
1862	North America.....	New York.....	3,899	4,706,438	1,919,739	2,813,365	411,080	74,971	121,654	497,826	1,365,481	1,567,874
1859	North-Western Mut.....	Milwaukee.....	7,781	16,591,033	3,970,662	8,670,370	677,085	297,477	16,062	643,666	1,394,490	2,335,880
1868	Pacific Mutual.....	Sacramento.....	888	2,523,616	377,678	412,793	26,055	2,570	.....	104,491	183,117	279,676
1847	Penn. Mutual.....	Philadelphia.....	1,819	5,876,265	932,986	1,209,749	293,200	61,592	151,400	143,704	654,896	554,853
1851	Phoenix Mutual.....	Hartford.....	9,005	19,466,761	2,516,526	2,827,039	500,466	27,833	498,751	551,864	1,578,914	1,248,725
1865	Piedmont & Arling.....	Richmond.....	3,577	9,933,451	1,371,709	1,440,955	223,549	185,922	89,499	276,508	775,473	665,452
1870	Policy-holders' L. & T.....	Charleston.....	348	1,208,000	61,277	62,117	2,000	.....	.....	16,468	18,468	43,649
1865	Provident L. & T.....	Philadelphia.....	1,017	2,610,910	365,409	401,099	43,450	15,309	51,569	82,955	198,383	207,816
1870	Republic.....	Chicago.....	1,212	3,140,873	66,354	69,623	5,025	.....	.....	38,264	42,289	27,884
1870	Safety Deposit.....	".....	249	571,570	13,997	19,710	.....	.....	.....	34,873	34,873	*15,163
1862	Security Life & An.....	New York.....	5,324	14,088,498	1,476,402	1,592,465	868,762	135,185	173,646	408,326	1,084,919	507,466
1866	Southern.....	Memphis.....	1,169	4,093,350	754,147	815,227	193,284	1,027	.....	165,100	269,411	545,816
1866	Southern Mutual.....	Louisville.....	521	1,594,900	212,362	243,708	12,480	572	13,824	57,745	84,640	169,068
1867	Standard.....	New York.....	940	1,477,909	114,939	124,939	11,589	220	1,072	60,151	73,032	61,898
1845	State Mutual.....	Worcester.....	333	598,000	172,093	241,759	37,600	6,673	58,360	26,862	129,395	112,364
1858	St. Louis Mutual.....	St. Louis.....	6,514	16,433,955	2,855,903	3,170,347	656,577	118,438	386,378	554,535	1,575,823	1,594,525
1869	Ten-tonia.....	Chicago.....	910	1,310,500	60,980	70,728	4,000	.....	.....	63,947	67,947	11,681
1865	Travelers.....	Hartford.....	2,675	4,613,918	338,964	376,865	67,090	.....	.....	79,877	146,767	280,088
1847	Union (central.....	Cincinnati.....	1,471	3,767,575	141,664	151,811	29,000	6,015	11,681	51,448	88,144	53,687
1849	Union Mutual.....	Boston.....	4,600	10,889,630	1,555,675	1,828,238	267,900	160,940	394,671	248,678	1,062,084	766,154
1856	United States.....	New York.....	1,127	2,171,673	676,411	903,607	292,147	72,505	94,668	176,777	556,982	836,635
1865	Universal.....	New York.....	2,864	6,176,765	445,393	484,727	157,616	51,727	.....	181,826	391,167	93,560
1869	Vermont.....	Burlington, Vt.....	157	215,600	12,494	15,517	.....	.....	.....	9,107	9,683	5,934
1860	Washington.....	New York.....	3,435	7,173,575	1,084,653	1,192,977	241,754	33,772	154,092	265,064	684,292	507,385
1868	Western New York.....	Batavia.....	504	964,900	39,671	48,877	.....	600	.....	21,765	22,365	26,412
1864	Wid. & Orph. Ben.....	New York.....	1,393	3,657,704	655,723	642,332	143,205	48,700	49,751	165,089	399,835	242,437

Year of Comm. Bus.	NAME.	LOCATION.	No. Pol. 1870.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow't.	Policy Claims and Sur.	Bonus to Policy Holders.	All other Expenses.	Total Expen- diture.	Surplus
1866	World Mutual.....	New York.....	1,269	2,400,579	219,078	294,726	49,607	5,101	14,045	96,935	164,688	130,038
1847	Canada.....	Hamilton.....	1,520	2,121,944	277,522	385,436	85,200	3,761	24,613	104,650	210,224	137,212
			277,360	666,960	449,107	594,231	116,840	988	31,040	657,16	988,319	9,049,367
												20,908,212
												66,468,792
												50,372,016
LIFE INSURANCE COMPANIES IN GREAT BRITAIN.												
Year of Comm. Bus.	NAME.	LOCATION.	No. Pol. 1870.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow't.	Policy Claims and Sur.	Bonus to Policy Holders.	All other Expenses.	Total Expen- diture.	Surplus
1865	Albion.....	London.....	460	121,050	.....	.....	2,157	.....	.....	.....	.....	£
1824	Alliance Br. & For.	"	357	202,180	92,572	132,692	131,513	2,302	.....	10,557	144,372	11,680
1868	Alexandra Mut.	"	.....	.....	531	656	71	.....	.....	207	278	378
1847	Brit. Empire Mut.	"	636	185,830	80,015	101,006	45,339	3,755	312	16,210	65,616	35,390
1854	British Equitable.	"	2,253	388,545	.....	.....	26,213	.....	.....	.....	.....	.....
1866	British Workman.	"	8,536	.....	.....	.....	.....	.....	.....	.....	.....	.....
1853	Briton Med. & Gen.	"	1,889	516,532	220,855	246,477	173,704	12,687	.....	84,229	270,630	*24,143
1833	Caledonian.....	Edinburgh.....	313	109,940	44,398	63,594	47,413	990	.....	8,972	51,375	12,219
1840	Church of England.	London.....	388	213,968	87,121	87,157	.....	.....	.....	.....	.....	.....
1898	City of Glasgow.	Glasgow.....	6748	370,892	123,294	145,000	67,922	3,704	.....	10,402	82,228	62,772
1820	Clergy Mutual.....	London.....	6426	353,315	129,479	198,304	78,576	2,304	.....	30,839	111,639	86,665
1824	Clerical & Medical.	"	6466	267,210	154,624	227,881	140,719	9,194	.....	21,789	171,699	56,182
1867	Colonial.....	"	169	33,606	2,253	2,369	.....	.....	.....	.....	.....	.....
1864	Commercial Union.	"	614	442,770	58,277	66,747	21,870	2,420	75	7,384	32,249	34,498
1825	Crown.....	"	6758	373,369	121,389	182,298	97,051	9,938	.....	40,373	147,362	34,936
1807	Eagle.....	"	.....	.....	299,852	437,583	313,113	24,811	.....	51,199	389,133	48,460
1823	Economic.....	"	350	277,000	222,268	334,175	223,624	8,414	.....	14,694	246,732	87,443
1833	Edinburgh.....	Edinburgh.....	6715	426,000	98,141	174,762	70,679	3,563	.....	45,701	120,232	54,530
1853	Emperor.....	London.....	434	85,650	108,346	161,063	4,515	286	.....	27,503	117,419	43,544
1839	Eng. & Scott. Law.	"	562	427,722	.....	.....	85,825	4,291	.....	.....	.....	.....
1852	Equitable.....	"	245	257,310	92,841	147,562	453,898	5,859	19,229	22,687	88,795	56,782
1845	Equity & Law.....	"	180	347,150	.....	.....	41,020	2,318	.....	154,277	363,651	*139,023
1853	European.....	"	.....	.....	202,124	242,628	207,056	.....	.....	30,111	65,078	40,791
1837	General.....	"	789	319,866	63,742	105,869	34,967	.....	.....	.....	.....	.....
1844	Great Britain Mut.	"	745	221,200	56,108	80,423	31,461	1,366	5,003	28,155	65,985	14,438

* Excess of expenditures over receipts. a January 29, 1871. b May 31, 1871. c June 30, 1871. d March 26, 1871. e March 31, 1871.

Year of com. Bus.	NAME.	LOCATION.	No. of Pol. 1870.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow'ts	Policy Claims to Surr's.	Bonus to Policy Holders.	All other Expenses	Total Expen- ditures.	Surplus
				£	£	£	£	£	£	£	£	£
1821	Guardian	London		136,005	207,286	172,914	3,533			13,103	189,550	17,688
1826	Hand-in-Hand	"		117,009	178,831	57,820	3,239			13,086	124,826	54,055
1820	Imperial	"	f	84,262	132,206	99,358	7,627		45,072	21,154	128,139	4,067
1832	Lancashire	"		38,728	47,227	19,456	1,245		3,355	6,176	30,255	16,971
1833	Law	"	236	255,092	506,342	381,235	15,806		36,112	24,169	457,322	49,022
1834	Law Union	"	9298	228,212	62,071	19,461				20,000	39,461	22,610
1836	Legal & General	"	170	229,470	198,416	113,921	4,481		3,256	21,056	142,714	56,702
1803	Liverp. Lon. & Globe	Liverpool	841	426,410	268,985	180,154				180,154	88,831	88,831
1731	London Assurance	London	450	320,000	212,473	188,759	5,411		12,344	13,460	174,974	97,306
1865	London & Birm'gh.	Birmingham	112	37,084	3,327	1,200				500	1,700	1,627
1862	London & Lancash.	London	462	144,414	34,021	9,093				15,428	24,521	9,509
1869	London & Manchester	"	26,090	135,900	12,499	5,140	188			8,469	13,797	
1845	London & Prov. Law	"	161	312,240	79,845	106,225	3,700	1,885		13,999	52,939	53,286
1806	London	"	250	302,050	257,352	391,354	78,960		260	214,202	293,422	97,932
1835	Metropolitan	"	259	226,366	133,281	193,877	87,216	4,227	54,757	8,320	154,520	39,357
1834	Mutual	"	275	224,216	74,207	195,106	59,364	3,985		8,801	72,150	32,956
1830	National	"			71,037	105,534	41,210	7,492	14,628	12,991	7,632	29,213
1822	National of Ireland	Dublin			6,341	24,154	5,707			15,849	21,556	2,598
1835	National Provident	London	745	369,400	310,026	425,679	286,380	11,215		25,577	323,152	103,518
1870	New Albert	"	500		3,508	3,558	149			501	750	2,808
1823	No. Brit. & Mercan.	Edinburgh	879	510,632	267,532	360,730	192,532				192,532	188,211
1836	Northern	London	515	274,208	120,537	150,694	68,480				58,461	82,233
1808	Norwich Union	Norwich	3-9	269,560	151,319	238,333	201,191	5,374		46,574	253,239	14,906
1795	Ormeau Fund	"			25,648	47,756	59,989	1,843		1,126	62,968	15,202
1797	Pelican	London		93,040	145,691	85,235	10,002		161	36,594	132,042	13,949
1866	Planet	"	7430	115,375	13,190	14,598	1,500	73		6,103	7,678	6,922
1805	Post Office	"	385	31,274	5,045	5,455				2,387	4,068	1,392
1806	Provident	"	799	326,590	156,886	229,586	176,932	7,556		23,626	207,584	22,022
1840	Provident Clerks	"	1,111	195,950	96,639	86,358	34,790	2,630		14,311	51,721	34,637
1822	Provincial	Wrexham			34,043	49,019	19,113			10,000	29,113	10,906
1848	Provincial	London			261,090	298,218	94,290	2,777		120,303	217,370	80,844
1857	Queen	Liverpool	275	132,505	35,951	42,162	18,220	2,827	578	6,564	27,679	14,493
1810	Reliance Mut.	London	734	243,322	60,763	43,714	27,913	4,166	543	16,997	49,619	24,095

1845 Royal.....	Liverpool.....	1,235	222,817	275,155	90,681	13,080	8,500	108,560	215,771	59,384
1844 Sceptre.....	London.....	860	16,114	16,890	6,022	31	.....	3,047	9,100	7,790
1826 Scottish Amicable.....	Glasgow.....	766	152,869	230,144	104,327	14,386	.....	24,762	144,249	86,795
1865 Scott. Commercial.....	".....	i	2,747	3,340	600	.....	.....	362	8,726	2,878
1865 Scottish Imperial.....	".....	136	54,560	19,840	5,468	33	.....	3,235	8,726	1,623
1837 Scottish Provident.....	Edinburgh.....	1,163	192,752	271,040	111,358	4,870	.....	31,475	147,703	128,337
1825 Scottish Provincial.....	Aberdeen.....	621	247,188	162,525	59,087	4,852	.....	83,972	100,042	52,488
1824 Scottish Union.....	Edinburgh.....	659	470,745	176,959	84,564	.....	2,125	35,970	120,554	56,425
1815 Scottish Widows.....	".....	1,700	134,402	176,959	142,430	17,380	.....	51,332	120,554	56,425
1846 Sovereign.....	London.....	364	965,688	641,086	142,430	8,014	.....	12,028	76,403	25,193
1825 Standard.....	".....	1,936	165,880	101,596	56,261	31,061	.....	148,131	568,433	180,255
1843 Star.....	".....	810	274,748	504,786	381,241	.....	.....	24,819	114,662	47,360
1840 United King. Temp.....	".....	2,072	125,384	162,022	89,843	.....	.....	23,616	104,405	128,829
1812 Union.....	".....	c	176,627	232,734	72,988	7,802	.....	12,190	104,080	22,143
1834 Universal.....	".....	377	83,539	126,173	88,663	3,197	.....	27,920	132,613	27,433
1835 Victoria.....	".....	82	122,093	160,046	76,049	1,999	.....	12,528	100,566	2,500
1860 Victoria.....	".....	j	56,292	103,066	88,088	.....	.....	.....	.....	.....
1807 West of England.....	Exeter.....	976	.....	.....	2,762	.....	.....	30,329	155,529	11,831
1836 Westm. & General.....	London.....	511	120,823	167,360	122,192	3,018	.....	.....	.....	.....
1862 West. Coun. & Lon.....	Plymouth.....	255	.....	.....	.....	.....	.....	.....	.....	.....
1849 Australian Mut.....	Sydney.....	640	110,060	.....	.....	.....	.....	.....	.....	.....
1869 Mutual.....	Sydney.....	1,985	174,836	236,096	52,429	35,719	8,252	5,338	97,733	138,358
1845 Mutual Cape G. H.....	Cape Town.....	290	744,965	5,294	3,291	.....	.....	2,298	5,639	295
1844 Jamaica Mut.....	Kingston.....	166	95,088	56,694	19,208	.....	.....	4,447	23,656	33,042
.....	.....	81	69,500	11,253	5,625	.....	.....	1,414	6,939	4,314
.....	.....	.....	25,850	.....	.....	.....	.....	.....	.....	.....
.....	.....	75,291	17,794,630	11,759,967	6,704,638	351,756	232,162	1,955,995	9,244,596	2,704,066

LIFE INSURANCE COMPANIES IN GERMANY.

Year of com. Bus.	NAME.	LOCATION.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow'ts.	Policy Claims and Surr's.	Divid's to Policy Holders.	Total Expenditures.	Surplus
			Th.	Th.	Th.	Th.	Th.	Th.	Th.	Th.
1827 Gotha.....	Gotha.....	2,373	5,133,600	2,398,508	3,170,057	1,427,300	.....	588,109	2,210,670	959,990
1828 Lübeck.....	Lübeck.....	1,708	1,774,240	817,000	517,000	407,510	.....	.....	113,000	296,490

f January 31 1871. g December 1 1870. h July 31 1871. i September 30 1870. j June 30 1870.

Year of com. Bus.	NAME.	LOCATION.	No. of Pols.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims & Endow'ts	Policy Claims and Surr's.	Divid's to Policy Holders.	All other Expenses	Total Expen- ditures.	Surplus
			Th.	Th.	Th.	Th.	Th.	Th.	Th.	Th.	Th.	h.
1830	Leipzig	Leipzig	2,330	2,645,200	654,435	823,660	324,200	.....	78,884	103,577	506,661	316,999
1831	Hanover	Hanover	313	225,400	101,153	123,462	77,600	.....	.....	15,009	92,609	30,853
1836	Berlin	Berlin	1,040	1,800,371	816,462	816,462	406,676	.....	.....	86,202	492,878	323,364
1842	Brunswick	Brunswick	441	24,400	29,770	40,154	21,130	.....	20,785	2,176	44,091	*3,937
1844	Frankfort	Frankfort	784	1,024,080	246,849	327,528	132,137	.....	14,073	50,335	263,438	64,000
1847	Janus	Hamburg	900	1,000,000	508,997	508,997	236,605	.....	.....	48,064	284,759	224,338
1852	Tenotonia	Leipzig	3,631	1,674,168	382,000	382,000	165,304	.....	.....	76,599	241,903	140,097
1853	Concordia	Cologne	1,347	2,391,580	2,392,707	2,749,873	440,509	.....	.....	1,671,152	2,111,661	638,212
1853	Mecklenburg	Schwerin	261	281,200	73,177	73,177	18,600	.....	.....	.....	18,600	54,577
1854	Iduna	Halle	2,126	1,155,975	460,995	460,995	136,255	.....	.....	75,461	211,716	249,279
1856	Magdeburg	Magdeburg	1,457	1,350,868	471,471	471,471	147,593	.....	.....	72,000	220,377	251,364
1856	Thuringia	Erfurt	871	879,058	345,126	345,126	138,515	.....	.....	48,000	186,515	58,611
1857	Germany.	Stettin	7,820	4,897,380	1,753,045	1,753,045	647,820	.....	.....	232,232	871,052	881,993
1857	Provident	Frankfort	786	818,862	245,369	245,369	108,316	.....	.....	36,000	154,316	91,053
1861	General Railroad	Berlin	1,048	1,056,940	196,752	196,752	107,086	.....	.....	46,000	93,086	103,190
1865	Prussian	"	4,642	1,483,906	214,957	214,957	38,266	.....	.....	53,018	91,284	123,673
1866	Friedrick William	"	1,896	5,900,624	498,894	498,894	91,416	.....	.....	105,602	197,018	301,876
1867	North Star	"	618	756,427	204,705	204,705	32,756	.....	.....	38,857	71,613	133,092
1867	Bremen	Bremen	271	136,705	10,197	10,197	1,533	.....	.....	2,300	3,833	6,364
1868	North German	Berlin	1,143	641,985	75,637	75,637	25,817	.....	.....	34,311	60,128	15,509
1868	German Mutual	Potsdam	5,759	1,344,372	67,356	91,469	19,000	4,500	.....	39,068	62,568	28,901
1836	Hypotheken	Munich	256	209,283	125,646	125,646	83,314	.....	.....	.....	83,314	42,332
1854	Life Insurance Co.	Stuttgart	2,039	2,227,193	684,142	1,312,505	213,421	.....	.....	442,126	749,546	562,956
1855	Annuity Company	Darmstadt	166	154,350	63,140	7,857	26,350	3,514	.....	33,579	63,343	24,514
1861	Gen'l Annuity Co.	Stuttgart	2,257	1,643,185	127,000	127,000	31,471	.....	.....	.....	31,471	95,529
1864	General Pension	Carlsruhe	1,673	1,638,382	154,965	154,965	54,685	.....	.....	.....	54,685	100,280
1839	Janus	Vienna	2,287	1,443,723	244,465	244,465	112,991	.....	.....	.....	112,991	131,474
1852	Donau	"	1,090	1,006,864	218,465	218,465	91,605	.....	.....	35,969	127,574	90,981
1853	Rinnione Adriatica	Trieste	2,600	1,900,000	400,000	400,000	170,000	.....	.....	.....	170,000	230

RECAPITULATION.—TABLE I.

1857(Swiss	Zürich	982	1,227,681	366,000	179,825	.....	22,900	202,725	163,275
1865 Basler	Basel	1,500	2,490,000	469,959	144,037	.....	80,386	224,423	245,536
		73,636	57,763,558	18,413,263	6,532,109	74,907	795,840	3,780,222	11,185,278
									7,356,536

RECAPITULATION.—TABLE I.									
NAME.	No. Pol. in force.	Amount Insured.	Net Value Policy in force.	Total Liab. including net Value.	Capital.	Assets.	Surplus of Assets over Liabilities.	Total Losses Paid.	Average Amount of Policies in force.
United States	834,498	\$2,263,438,213	\$231,316,714	\$243,239,714	\$17,300,236	\$300,616,236	\$57,376,870	\$94,127,423	\$2,423
Great Britain, Aus- tralia, etc	1,238,049	£292,904,033	£240,762,192	£45,846,212	£7,701,625	£93,082,033	£47,233,821	£132,348,428	£615
Germany, etc	424,922	Th. 400,052,407	Th. 48,740,475	Th. 50,917,987	Th. 6,789,786	Th. 60,966,050	Th. 10,919,820	Th. 51,565,976	Th. 53
Total, U. S. Currency	2,497,469	\$4,238,673,335	\$499,386,149	\$542,638,892	\$66,141,863	\$873,408,262	\$ 3,422,055	\$879,401,864	.....

RECAPITULATION.—TABLE II.

NAME.	Amount Insured.	Total Premium Received.	Total Income.	Death Claims and End'w'm'ts.	Policy and Claims and Surrend'rs.	Dividends to Policy Holders.	All other Expenses.	Total Expendi- tures.	Surplus.
Unit'd States } & Canada.. }	277,360	\$666,960,449	\$107,594,331	\$116,840,988	\$31,040,657	\$9,049,567	\$16,988,319	\$20,908,212	\$76,468,792
Gt. Britain, } Aus'tha, etc }	75,291	£17,794,630	£8,666,177	£11,759,957	£6,704,683	£351,756	£232,162	£1,955,995	\$2,372,016
Germany, etc }	73,636	Th. 57,763,558	Th. 16,513,263	Th. 18,391,708	Th. 6,532,109	Th. 74,907	Th. 795,840	Th. 3,780,222	\$2,704,066
Total, U. S. } Currency... }	426,187	\$814,730,976	\$170,317,592	\$198,096,514	\$74,075,479	\$11,085,090	\$18,951,395	\$34,918,928	Th. 7,204,553
								\$137,675,757	\$60,400,857

INDEX.

AMERICAN LIFE INSURANCE COMPANIES.

	Page		Page
Ætna.....	3	Life Association of America.....	56
Alabama Gold.....	4	Life Insurance Co. of Va.....	115
American.....	5	Lincoln.....	44
American Mut.....	6	Louisiana Equitable.....	57
Am. Tontine.....	7	Manhattan.....	58
Am. Popular.....	8	Maryland.....	59
Amicable Mut.....	9	Massachusetts Hospital.....	60
Anchor.....	10	Massachusetts Mut.....	61
Asbury.....	11	Mercbants'.....	62
Atlantic Mut.....	12	Metropolitan.....	63
Atlas Mut.....	13	Michigan Mut.....	64
Berkshire.....	14	Minnesota Mut.....	65
Brooklyn.....	15	Mississippi Valley.....	66
California Mut.....	16	Missouri Mut.....	67
Carolina.....	17	Missouri Valley.....	68
Charter Oak.....	18	Mound City Mut.....	69
Chicago.....	19	Mutual of Baltimore.....	70
Cincinnati Mut.....	20	Mutual of Chicago.....	71
Commonwealth.....	21	Mutual of New York.....	72
Conn. Gen'l.....	22	Mutual Benefit.....	73
Conn. Mut.....	23	Mutual Protection.....	74
Continental, Hartford.....	24	Nashville.....	88
Continental N. Y.....	25	National of Chicago.....	75
Cotton States.....	26	National of Elizabeth, N. J.....	88
Covenant Mut.....	27	National of Montpelier.....	76
Craftsmen's.....	28	National of New York.....	77
Delaware Mut.....	29	National of U. S.....	78
De Soto Mut.....	30	National Capital.....	79
Eclectic.....	31	New England Mut.....	80
Economical Mut.....	32	New Jersey Mut.....	81
Empire Mut.....	33	New York.....	82
Empire State.....	34	New York Life & Trust.....	83
Equitable of N. Y.....	35	New York State.....	84
Equitable of Iowa.....	36	North America.....	85
Excelsior.....	37	North American Mut.....	86
Franklin.....	38	North Western Mut.....	87
German Mut.....	39	Pacific Mut.....	89
Germania.....	40	Pennsylvania Co. for Life.....	88
Girard Life A. & Trust Co.....	44	Penn. Mut.....	90
Globe Mut.....	41	Phoenix Mut.....	91
Gov't Security.....	42	Piedmont & Arlington.....	92
Guardian Mut.....	43	Policy-Holders Life & Tontine.....	93
Hahneman.....	45	Protection Life.....	115
Hand in Hand Mut.....	44	Provident Life & Trust.....	94
Hartford L. & Annuity.....	46	Railway Passengers.....	119
Hercules Mut.....	47	Republic.....	95
Home.....	48	Safety Deposit.....	96
Home Mut.....	49	Security Life & Annuity.....	97
Homeopathic Mut.....	50	Southern.....	98
Hope Mutual.....	51	Southern Mut.....	99
International.....	52	Standard.....	100
International L. & Trust Co.....	53	State Mut.....	101
John Hancock.....	54	St. Louis Mut.....	102
Knickerbocker.....	55	Teutonia.....	103

	Page		Page
Texas Mut.	115	Vermont	109
Travelers'	104, 120	Washington	110
Union Central	105	Western New York	111
Union Mutual	106	Widows' & Orphans' Benefit	112
United States	107	Widow & Orphan Fund	113
Universal	108	World Mut.	114

LIFE INSURANCE COMPANIES IN GREAT BRITAIN.

Aberdeen Mut.	123	London & Glasgow	159
Aid	123	London & County	171
Albion	123	London & Lancashire	166
Alexandra	125	London & Manchester	167
Alliance	124	London & Provincial Law	168
Argus	126	London & Southwark	169
Atlas	127	Manchester Provident	169
Briton Medical & General	131	Marine & General	169
Brighton & Sussex	126	Masonic & General	171
Bristol & London	126	Metropolitan	172
British Empire	128	Midland Counties	171
British Equitable	129	Minerva Banking	173
British Imperial	130	Mutual	174
British Workman's	140	Mut. Provident Alliance	173
Caledonian	132	National	176
Church of England	133	National of Ireland	177
City of Glasgow	134	National Debt	173
Clergy Mut.	135	National Equitable	175
Clerical Medical & General	136	National Guardian	175
Colonial	137	National Industrial	175
Commercial Union	138	National Provident	178
Crown	139	National Widows'	183
Dublin Widows' Fund	140	New Albert	179
Eagle	141	North British & Mercantile	180
Economic	142	Northern	181
Edinburgh	143	Norwich Provident	183
Emperor	144	Norwich Union	182
English & Scottish Law	145	Patriotic of Ireland	183
Equitable	146	Pelican	184
Equitable Reversionary	140	People's Universal	186
Equity & Law	147	Planet	185
European	148	Positive Gov't Security	186
Friend's Provident	149	Post Office (Government)	187
General	150	Protector	187
Glasgow Annuity	156	Provident	188
Gt. Britain Mut.	151	Provident Clerks' Mut.	189
Gresham	152	Provincial	190
Guardian	153	Prudential	191
Hand-in-Hand	154	Queen	192
Imperial	155	Reliance Mutual	193
Imperial Union	156, 221	Rock	194
Lancashire	157	Royal	195
Law	158	Royal Cambrian	196
Law Property	159	Royal Exchange	196
Law Reversionary	156	Royal Farmers'	196
Law Union	160	Sceptre	197
Legal & General	161	Scottish Amicable	198
Life Association of Scotland	162	Scottish Commercial	199
Liverpool, London & Globe	163	Scottish Equitable	200
London	170	Scottish Imperial	201
London Annuity	159	Scottish National	202
London Assurance Comp.	164	Scottish Provident	203
London & Birmingham	165	Scottish Provincial	204

	Page		Page
Scottish Union.....	205	Wesleyan & General.....	218
Scottish Widows'.....	206	West of England.....	216
Sovereign.....	207	Western Annuity.....	215
Standard.....	208	Western Counties.....	218
Star.....	209	Westminster & General.....	217
Sun.....	210	Whittington.....	217
Union.....	212	Yorkshire.....	219
United Assurance.....	209	Accident.....	221
United Kent.....	209	Commercial Accident.....	221
United Kingdom.....	210	Liverpool, London & General.....	221
United Kingdom Provident.....	215	London, Guarantee & Accident.....	222
United Kingdom Temperance.....	216	Norwich & London Accident.....	222
Universal.....	213	Railway Passengers'.....	222
Victoria.....	215		

LIFE INSURANCE COMPANIES IN GERMANY, AUSTRIA, AND SWITZERLAND.

Anker.....	266	Hanover.....	238
Annuity Co. of Darmstadt.....	260	Iduna.....	246
Basel.....	269	Janus of Hamburg.....	242
Berlin.....	239	Janus of Vienna.....	263
Bremen.....	255	Leipzig.....	236
Brunswick.....	240	Life Ins. Co. at München.....	258
Concordia.....	244	Life Ins. Co. at Stuttgart.....	259
Donau.....	264	Magdeburg.....	247
Europa.....	268	Mecklenburg.....	245
Frankfort.....	241	North German Mut.....	256
Fredrick William.....	253	North Star.....	254
General Annuity.....	261	Patria.....	267
General Pension.....	262	Prussian.....	252
General R.R. (All. Eisenb).....	251	Riunione Adriatica.....	265
Germania.....	249	Swiss Annuity & Life.....	269
German Life at Lübeck.....	233	Teutonia.....	243
German Mut.....	257	Thuringia.....	248
Gotha.....	234		

CANADA AND OTHER PLACES.

Canada.....	225	Australian Mut.....	227
Confederation.....	226	Jamaica Mut.....	229
Ontario Mut.....	226	Mutual of Australia.....	228
Sau Mut.....	226	Mutual of Cape of Good Hope.....	230



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
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
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